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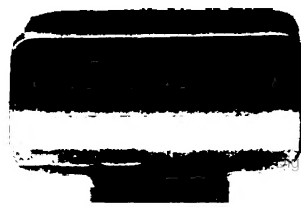
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*Compliments of*

*Emil Giljohann*

*Commissioner of Insurance*









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PART

**ANNUAL REPORT**

**OF THE**

**COMMISSIONER OF INSURANCE**

**OF THE**

**STATE OF WISCONSIN.**

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**PART II—LIFE AND CASUALTY.**

---

**1900.**



**MADISON, WIS.:**  
**DEMOCRAT PRINTING COMPANY, STATE PRINTER.**  
**1901.**





**ANNUAL REPORT**  
**OF THE**  
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# ANNUAL REPORT

## OF THE

# COMMISSIONER OF INSURANCE

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## LIFE AND CASUALTY.

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STATE OF WISCONSIN,  
*Department of Insurance,*

MADISON, July 15, 1901.

HON. R. M. LA FOLLETTE,  
*Governor,*

SIR:—I herewith submit the annual report of this department, as provided by law, containing the statements in detail, as of December 31st, 1900, of life insurance companies, stipulated premium companies, life insurance, surety and casualty companies, assessment life associations, assessment accident associations and fraternal orders of this and other states, authorized to transact business in this state. The number of such corporations licensed and reporting to this department is as follows:

Life insurance companies .....	34
Stipulated premium life insurance companies .....	4
Suretyship corporations .....	8
Stock casualty companies .....	28
Mutual casualty companies .....	1
Assessment life associations .....	4
Assessment accident associations .....	16
Fraternal beneficial societies .....	44

129

This is an increase of seven organizations since Dec. 31, 1899,

## REPORT OF THE

The following corporations have been admitted during the year 1900.

## LIFE INSURANCE COMPANIES.

National Life Ins. Co. of the U. S. of A., Washington, D. C., March 3d.

Federal Life Ins. Co., Chicago, Ill., June 21st.

National Life and Trust Co., Des Moines, Iowa, August 20th.

## STOCK CASUALTY COMPANIES.

Metropolitan Accident Co., Chicago, Ill., March 31st.

## ASSESSMENT LIFE ASSOCIATIONS.

American Annuity Assurance Ass'n, Berlin, Wis., March 21st.

National Mutual Life Association, Minneapolis, Minn., May 4th.

## ASSESSMENT ACCIDENT ASSOCIATIONS.

Woodmen Accident Association, Lincoln, Neb., March 1st.

Union Men's Mutual Ins. Co., Duluth, Minn., April 2.

Phoenix Accident and Sick Benefit Ass'n, Benton Harbor, Mich., Aug. 20th.

Northwestern Accident and Benefit Ass'n, Oshkosh, Wis., Sept. 8th.

## FRATERNAL BENEFICIAL SOCIETIES.

Wisconsin Widow and Orphan Donation Society, Mayville, Wis., April 6th.

National Protective Legion, Waverly, N. Y., May 23d.

Knights of Columbus, New Haven, Conn., June 12th.

Order of the Knights of the White Cross, Milwaukee, Wis., April 3rd.

Western Bohemian Fraternal Ass'n, Cedar Rapids, Ia., Nov. 1st.

Royal Circle, Springfield, Ill., Oct. 15th.

The following corporations have been admitted to transact business in Wisconsin since January 1, 1901.

## LIFE INSURANCE COMPANIES.

Des Moines Life Insurance Co., Des Moines, Ia., Mch 25th.

Conservative Life Ins. Co., Los Angeles, Cal., June 20th.

## STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

Northwestern National Life Ins. Co., Minneapolis, Minn., March 25th.

American Life and Investment Co., Madison, Wis., May 6th.

## STOCK CASUALTY COMPANIES.

United States Health and Accident Ins. Co., Saginaw, Mich., Jan. 23.

## **COMMISSIONER OF INSURANCE.**

v

### **SURETYSHIP CORPORATIONS.**

Union Surety and Guarantee Co., Philadelphia, Pa., April 30th.

### **ASSESSMENT ACCIDENT ASSOCIATIONS.**

Wisconsin Casualty Assn., Fond du Lac, Wis., June 1st.

### **FRATERNAL BENEFICIAL SOCIETIES.**

Tribe of Ben Hur, Crawfordville, Ind., June 21st.

The following corporations ceased doing business in the state during 1900.

### **ASSESSMENT LIFE ASSOCIATIONS.**

Federal Life Association, Davenport, Ia., March 1st.

Southwestern Mutual Life Assn., Marshalltown, Ia., March 1st.

Knights Templar's and Mason's Life Indemnity Co., Chicago, Ill., March 1st.

Northwestern Life Assurance Co., Chicago, Ill., March 1st, later re-insured in the Mutual Reserve Fund Life Assn., New York.

### **ASSESSMENT ACCIDENT ASSOCIATIONS.**

Metropolitan Accident Assn., Chicago, absorbed the Northwestern Benevolent Society of Duluth, and later consolidated with the Continental Assurance Company, under the name of Continental Casualty Co., Hammond, Indiana.

Railway Officials and Employees Accident Assn., Indianapolis, Ind., withdrew March 31st.

### **FRATERNAL BENEFICIAL SOCIETIES.**

Fraternal Alliance, Milwaukee, Wis., changed name to Milwaukee Life Ins. Co.

Home Forum Benefit Order, Chicago, failed and re-insured.

Order of Chosen Friends, Indianapolis, Ind., failed; receiver appointed.

The following corporations ceased doing business in the state since January 1st, 1901:

### **ASSESSMENT LIFE ASSOCIATIONS.**

Knights Templar and Masonic Mutual Aid Ass'n, Cincinnati, O., March 1st.

Northwestern Life Association, and National Mutual Life Association, Minneapolis, consolidated Feb. 21 under name of Northwestern National Life Ins. Co., and changed to stipulated premium life plan.

## REPORT OF THE

Mutual Reserve Fund Life Ass'n, New York, license revoked June 1st. Refused to allow examination of books.

American Annuity Assurance Ass'n, Berlin, Wis., changed name to American Life and Investment Co., location Madison, and reorganized on the stipulated premium life plan.

## ASSESSMENT ACCIDENT ASSOCIATIONS.

Masonic Equitable Accident Ass'n of the World.

Boston, Mass., changed name to Equitable Accident Co.

Masons' Fraternal Accident Ass'n of America, Westfield, Mass., failed, receiver appointed.

United States Benevolent Society, Saginaw, Mich., changed to stock Jan. 23rd, under name of United States Health and Accident Co.

Western Casualty, Co., Milwaukee, Wis., changed name to First National Accident Co.

## FRATERNAL BENEFICIAL SOCIETIES.

American Legion of Honor, withdrew March 1st.

Catholic Benevolent Legion, withdrew March 1st.

## FINANCIAL STATEMENT.

Monthly receipts of Department of Insurance, year ending December 31, 1900.

January .....	\$66,328 23
February .....	94,797 47
March .....	261,353 51
April .....	2,547 41
May.....	1,282 65
June.....	921 10
July.....	665 50
August .....	745 50
September.....	770 50
October.....	710 00
November .....	738 00
December.....	459 00
Total for the year.....	\$431,318 87

Receipts for fees and taxes, showing sources of revenue to the state:

For agents' certificates.....	\$30,236 00
For license fees.....	4,200 00
For filing charters.....	675 00
For filing annual statements.....	135 00
For state taxes.....	386,947 62
For service of summons.....	32 00
For certificate and seals.....	186 10
For copies of statements.....	907 15
Total.....	<u>\$431,318 87</u>

Receipts showing by what class of companies paid:

Fire and marine companies.....	\$129,590 94
Life companies.....	281,672 81
Casualty and security companies.....	13,180 47
Assessment life, accident and fraternal companies....	6,322 50
Hail and cyclone companies.....	193 05
City and village mutual companies.....	261 00
Live stock companies.....	66 00
Miscellaneous.....	32 10
Total.....	<u>\$431,318 87</u>



## REPORT OF THE

## PAYMENTS TO STATE TREASURER DURING 1900.

Receipt No.	Date.	Amount.
182.....	Jan. 4, 1900.....	\$105 00
183.....	Jan. 9, 1900.....	313 00
184.....	Jan. 10, 1900.....	3,375 48
185.....	Jan. 11, 1900.....	526 70
186.....	Jan. 13, 1900.....	495 15
187.....	Jan. 13, 1900.....	300 00
188.....	Jan. 15, 1900.....	1,954 61
189.....	Jan. 18, 1900.....	688 42
190.....	Jan. 19, 1900.....	1,197 13
191.....	Jan. 20, 1900.....	445 87
192.....	Jan. 22, 1900.....	739 88
193.....	Jan. 22, 1900.....	368 33
194.....	Jan. 23, 1900.....	1,981 44
195.....	Jan. 23, 1900.....	1,218 59
196.....	Jan. 25, 1900.....	1,475 08
197.....	Jan. 26, 1900.....	10,877 80
198.....	Jan. 26, 1900.....	1,287 19
199.....	Jan. 27, 1900.....	4,892 66
200.....	Jan. 29, 1900.....	11,191 22
201.....	Jan. 29, 1900.....	11,214 58
202.....	Jan. 30, 1900.....	1,142 24
203.....	Jan. 31, 1900.....	4,376 95
204.....	Jan. 31, 1900.....	6,160 82
205.....	Feb. 1, 1900.....	13,447 10
206.....	Feb. 2, 1900.....	11,561 18
207.....	Feb. 3, 1900.....	6,524 31
208.....	Feb. 5, 1900.....	4,262 43
209.....	Feb. 5, 1900.....	6,616 17
210.....	Feb. 6, 1900.....	7,140 48
211.....	Feb. 7, 1900.....	3,163 13
212.....	Feb. 8, 1900.....	5,571 79
213.....	Feb. 9, 1900.....	2,609 87
214.....	Feb. 10, 1900.....	3,097 62
215.....	Feb. 12, 1900.....	5,466 03
216.....	Feb. 13, 1900.....	1,740 28
217.....	Feb. 15, 1900.....	2,451 37
218.....	Feb. 16, 1900.....	6,833 10
219.....	Feb. 17, 1900.....	2,820 18
220.....	Feb. 20, 1900.....	3,643 25
221.....	Feb. 23, 1900.....	853 69
222.....	Feb. 28, 1900.....	1,524 55
223.....	Feb. 24, 1900.....	488 17
224.....	Feb. 26, 1900.....	4,161 09
225.....	Feb. 27, 1900.....	79 00
226.....	Feb. 28, 1900.....	742 68
227.....	March 1, 1900.....	1,185 22
228.....	March 1, 1900.....	241,636 16
229.....	March 3, 1900.....	2,269 57
230.....	March 5, 1900.....	3,351 53
231.....	March 6, 1900.....	1,140 05
232.....	March 7, 1900.....	915 44
233.....	March 8, 1900.....	5,558 78
234.....	March 9, 1900.....	444 71

PAYMENTS TO STATE TREASURER—Continued.

Receipt No.	Date.	Amount.
235.....	March 10, 1900.....	\$209 50
236.....	March 14, 1900.....	519 00
237.....	March 15, 1900.....	95 00
238.....	March 15, 1900.....	480 20
239.....	March 15, 1900.....	1,749 53
240.....	March 16, 1900.....	158 02
241.....	March 17, 1900.....	43 00
242.....	March 17, 1900.....	58 00
243.....	March 20, 1900.....	401 85
244.....	March 21, 1900.....	51 00
245.....	March 23, 1900.....	100 50
246.....	March 24, 1900.....	99 00
247.....	March 26, 1900.....	152 54
248.....	March 28, 1900.....	41 00
249.....	March 30, 1900.....	613 91
250.....	March 31, 1900.....	79 00
251.....	April 4, 1900.....	361 00
252.....	April 5, 1900.....	188 65
253.....	April 7, 1900.....	89 00
254.....	April 9, 1900.....	265 40
255.....	April 12, 1900.....	91 00
256.....	April 14, 1900.....	433 00
257.....	April 17, 1900.....	124 50
258.....	April 19, 1900.....	119 00
259.....	April 20, 1900.....	458 36
260.....	April 21, 1900.....	49 00
261.....	April 24, 1900.....	94 50
262.....	April 26, 1900.....	68 00
263.....	April 27, 1900.....	101 50
264.....	April 30, 1900.....	13 00
265.....	April 30, 1900.....	91 50
266.....	May 4, 1900.....	75 00
267.....	May 5, 1900.....	446 00
268.....	May 7, 1900.....	42 00
269.....	May 11, 1900.....	47 50
270.....	May 11, 1900.....	32 00
271.....	May 15, 1900.....	239 00
272.....	May 17, 1900.....	57 00
273.....	May 19, 1900.....	40 50
274.....	May 22, 1900.....	17 00
275.....	May 23, 1900.....	84 65
276.....	May 24, 1900.....	81 00
277.....	May 26, 1900.....	74 00
278.....	May 28, 1900.....	47 00
279.....	June 1, 1900.....	42 00
280.....	June 2, 1900.....	134 50
281.....	June 6, 1900.....	48 00
282.....	June 6, 1900.....	64 00
283.....	June 8, 1900.....	60 00
284.....	June 9, 1900.....	46 00
285.....	June 13, 1900.....	75 00
286.....	June 15, 1900.....	45 10
287.....	June 18, 1900.....	151 00

# REPORT OF THE

## PAYMENTS TO STATE TREASURER-- Continued.

Receipt No.	Date.	Amount.
288.....	June 19, 1900.....	\$15 50
289.....	June 21, 1900.....	112 00
290.....	June 23, 1900.....	16 00
291.....	June 27, 1900.....	58 00
292.....	June 28, 1900.....	28 00
293.....	June 30, 1900.....	26 00
294.....	July 5, 1900.....	66 00
295.....	July 7, 1900.....	69 00
296.....	July 10, 1900.....	147 00
297.....	July 14, 1900.....	52 00
298.....	July 18, 1900.....	65 00
299.....	July 21, 1900.....	61 50
300.....	July 25, 1900.....	74 00
301.....	July 27, 1900.....	46 00
302.....	July 31, 1900.....	85 00
303.....	Aug. 4, 1900.....	96 00
304.....	Aug. 7, 1900.....	40 00
305.....	Aug. 15, 1900.....	97 00
306.....	Aug. 15, 1900.....	76 00
307.....	Aug. 17, 1900.....	97 00
308.....	Aug. 20, 1900.....	45 00
309.....	Aug. 22, 1900.....	108 00
310.....	Aug. 25, 1900.....	47 00
311.....	Aug. 27, 1900.....	59 00
312.....	Aug. 31, 1900.....	80 50
313.....	Sept. 5, 1900.....	56 50
314.....	Sept. 8, 1900.....	151 00
315.....	Sept. 10, 1900.....	63 00
316.....	Sept. 12, 1900.....	59 00
317.....	Sept. 13, 1900.....	42 00
318.....	Sept. 17, 1900.....	76 00
319.....	Sept. 20, 1900.....	87 00
320.....	Sept. 22, 1900.....	39 00
321.....	Sept. 26, 1900.....	71 00
322.....	Sept. 28, 1900.....	40 50
323.....	Sept. 29, 1900.....	85 50
324.....	Oct. 4, 1900.....	106 00
325.....	Oct. 6, 1900.....	46 00
326.....	Oct. 9, 1900.....	13 00
327.....	Oct. 10, 1900.....	100 00
328.....	Oct. 12, 1900.....	62 00
329.....	Oct. 15, 1900.....	28 00
330.....	Oct. 18, 1900.....	116 50
331.....	Oct. 20, 1900.....	48 50
332.....	Oct. 23, 1900.....	50 00
333.....	Oct. 27, 1900.....	65 00
334.....	Oct. 30, 1900.....	16 00
335.....	Oct. 31, 1900.....	59 00
336.....	Nov. 2, 1900.....	57 00
337.....	Nov. 7, 1900.....	191 00
338.....	Nov. 9, 1900.....	14 00
339.....	Nov. 10, 1900.....	103 00
340.....	Nov. 13, 1900.....	42 00

PAYMENTS TO STATE TREASURER — Continued.

Receipt No.	Date.	Amount.
341.....	Nov. 14, 1900.....	\$32 00
342.....	Nov. 17, 1900.....	37 00
343.....	Nov. 20, 1900.....	64 50
344.....	Nov. 22, 1900.....	83 50
345.....	Nov. 27, 1900.....	65 00
346.....	Nov. 28, 1900.....	49 00
347.....	Dec. 4, 1900.....	49 50
348.....	Dec. 7, 1900.....	60 50
349.....	Dec. 12, 1900.....	50 50
350.....	Dec. 15, 1900.....	72 50
351.....	Dec. 20, 1900.....	63 00
352.....	Dec. 21, 1900.....	43 00
353.....	Dec. 26, 1900.....	91 00
354.....	Dec. 29, 1900.....	28 00
Total.....	.....	\$131,318 87

I hereby certify that the foregoing is a true and correct statement of the receipts of the insurance department, and payment to the state treasurer.

*Emil Giljohann*

Commissioner of Insurance.

## COMPANY TABLES

beginning on page xii, contain a list of all life insurance companies organized in, or licensed to transact business in this state, since the organization of the department, giving date of first license and date of last license, if terminated, stating cause.

## STATISTICAL TABLES.

*Life Insurance Companies.*

Table I, page xxii, shows the names, locations and assets, December 31, 1900, of the old line and stipulated premium life insurance companies.

Table II, page xxiv, shows the liabilities, December 31, 1900, of the old line and stipulated premium life insurance companies.

Table III, page xxvi, shows the income during 1900, of the old line and stipulated premium life insurance companies.

Table IV, page xxviii, shows the disbursements during 1900 of the old line and stipulated premium life insurance companies.

Table V, page xxx, is an exhibit of the policies and insurance in force Dec. 31st, 1899, issued in 1900, terminated in 1900, and in force Dec. 31st, 1900, of the old line and stipulated premium life insurance companies.

Table VI, page xxxii, shows ceased policies during 1900, and mode of termination, of the old line and stipulated premium life insurance companies.

Table VII, page xxxiv, is an exhibit of policies and insurance, claims and premiums received, Wisconsin business during 1900, of the old line and stipulated life insurance companies.

## FIDELITY AND CASUALTY INSURANCE COMPANIES.

Table I, page xxxvi, shows the names and locations and assets Dec. 31st, 1900, of the fidelity and casualty companies.

Table II, page xxxviii, shows the liabilities Dec. 31st, 1900, of the fidelity and casualty companies.

Table III, page xl, shows the income during 1900 of the fidelity and casualty companies.

Table IV, page xlii, shows the disbursements during 1900 of the fidelity and casualty companies.

Table V, page xliv, is an exhibit of risks, premiums received, losses paid and incurred, 1900, of the fidelity and casualty companies.

Table VI, pages xlvi, shows the premiums received, losses paid and losses incurred, in Wisconsin, during 1900, by the fidelity and casualty companies.

Table VII, page lii, shows a comparison of risks, premiums received, losses paid and incurred, 1900, in Wisconsin, by the fidelity and casualty companies.

#### ASSESSMENT LIFE ASSOCIATIONS.

Table I, page liv, shows the names, locations, income and disbursement, during 1900, and ratio of expenses to losses paid, of the assessment life associations.

Table II, page lv, shows the assets and liabilities, Dec. 31, 1900, of the assessment life associations.

Table III, page lvi, shows ratio of losses to mortuary receipts and claims in process of settlement, Dec. 31, 1900, assessment life associations.

Table IV, page lvii, is an exhibit of policies and insurance, 1900, assessment life associations.

Table V, page lviii, shows ceased policies Dec. 31, 1900, and mode of termination, assessment life associations.

Table VI, page lix, shows an exhibit of policies and claims, and assessments received, 1900, Wisconsin business of the assessment life associations.

#### ASSESSMENT ACCIDENT ASSOCIATIONS.

Table I, page lx, shows the names, locations, income and disbursements during 1900, of the assessment accident associations.

Table II, page lxii, shows the assets and liabilities Dec. 31, 1900, of the assessment accident associations.

Table III, page lxiv, shows ratio of losses to mortuary receipts and claims in process of settlement Dec. 31, 1900, assessment accident associations.

## **xiv    REPORT OF THE COMMISSIONER OF INSURANCE.**

Table IV, page lxvi, is an exhibition of policies and insurance, 1900, assessment accident associations.

Table V, page lxvii, is an exhibit of policies and insurance, 1900, Wisconsin business, assessment accident associations.

Table VI, page lxx, is an exhibit of claims and assessments received, 1900, Wisconsin business, assessment accident associations.

### **FRATERNAL BENEFICIAL SOCIETIES.**

Table I, page lxxii, shows the names, locations, income and disbursements and ratio of expenses to losses paid, of the fraternal beneficial societies.

Table II, page lxxiv, shows the assets and liabilities, Dec. 31, 1900, of the fraternal beneficial societies.

Table III, page lxxvi, shows ratio of losses to mortuary receipts and claims in process of settlement, Dec 31, 1900, fraternal beneficial societies.

Table IV, page lxxviii, is an exhibit of policies and insurance, 1900, fraternal beneficial societies.

Table V, page lxxx, is an exhibit of policies and insurance, 1900, Wisconsin business of the fraternal beneficial societies.

Table VI, page lxxxii, is an exhibit of claims and assessments received, 1900, Wisconsin business of the fraternal beneficial societies.

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## COMPANY TABLES.

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**NOTE.**— Companies set in bold face are now licensed to transact business in the state.

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## Fixed Premium Life Insurance Companies of Wisconsin

Name of Company.	Location.	Admitted.	License expired.	Cause.	Re-licensed.	License expired.	Cause.
Life and Emergency Co. ....	Milwaukee.....	Sept. 20, 1892	Sept. 23, 1893	Discontinued business.			
Mutual Life Ins. Co. of the State of Wisconsin.....	Milwaukee.....	July 6, 1859	.....	Changed to Northwestern Mutual Life, 1864.			
Northwestern Mut. Life Ins. Co.,	Milwaukee.....	July 6, 1839	.....	Changed from Mutual Life 1864.			

## Fixed Premium Life Insurance Companies of Other States.

American Temperance Ins. Co. ....	Hartford, Conn.....	Oct. 19, 1832	Mch. 1, 1833	Did not report.			
Aetna Life Ins. Co. ....	Hartford, Conn.....	Aug. 27, 1838	.....	Withdraw. Failed Aug. 7, 1877.			
Atlantic Mutual Life Ins. Co. ....	Albany, N. Y. ....	Apr. 12, 1867	Mch. 1, 1871	Re-licensed refused — formerly U. S. Casualty			
Anchor Life Ins. Co. ....	Newark, N. J. ....	Apr. 12, 1867	Mch. 1, 1871	Ceased issuing new policies. Receiver appointed Oct. 7, 1874.			
Ashbury Life Ins. Co. ....	New York, N. Y. ....	Sept. 18, 1868	Oct. 11, 1873	Placed in hands of receiver.			
American Union Life Ins. Co. ....	New York, N. Y. ....	Sept. 24, 1891	Mch. 1, 1897	Withdraw.			
Brooklyn Life Ins. Co. ....	Brooklyn, N. Y. ....	July 2, 1868	Men. 1, 1874	Withdraw.			
Berkshire Life Ins. Co. ....	Pittsfield, Mass., ..	Aug. 17, 1870	Mch. 1, 1877	Withdraw.			
Charter Oak Life Ins. Co. ....	Hartford, Conn.....	Feb. 1, 1859	Sept. 21, 1886	Placed in hands of receiver.			
Conservative Life Ins. Co. ....	Los Angeles, Cal. ....	June 20, 1901	.....	Failed, dissolved by court, receiver appointed Mar. 31, 1877.			
Connecticut Mutual Life Ins. Co.	Hartford, Conn.....	Feb. 7, 1860	Nov. 4, 1876	Failed, re-insured in Hope Mut. Life of N. Y.			
Continental Life Ins. Co. ....	New York, N. Y. ....	Aug. 1, 1837	.....	Withdraw.			
Craftsmen's Life Ins. Co. ....	New York, N. Y. ....	Mch. 1, 1870	Aug. 14, 1872	Failed. Defalcation of President.			
Chicago Life Ins. Co. ....	Chicago, Ill. ....	Apr. 14, 1870	Mch. 1, 1877	Failed.			
Continental Ins. Co. ....	Hartford, Conn.....	Sept. 14, 1855	Dec. 23, 1887	Failed.			
Des Moines Life Ins. Co. ....	Des Moines, Ia. ....	Mch. 25, 1901	.....	Failed.			
Equitable Life Assur. Society of the U. S. ....	New York, N. Y. ....	Feb. 6, 1892	.....	Failed.			

## COMPANY TABLES.

xlii

Company Name	City	Date	Notes	Date	Notes
Economical Mutual Life Ins. Co.	Providence, R. I.	Apr. 12, 1867	1872	Failed, re-insured in Republic of Chicago.	
Empire Mutual Life Ins. Co.	New York, N. Y.	Nov. 8, 1869	June 10, 1872	Failed, re-insured in Continental of N. Y.	
Excelsior Life Ins. Co.	New York, N. Y.	July 24, 1872	Dec. 31, 1872	Failed, re-insured in National Life of U. S.	
Federal Life Ins. Co.	Chicago, Ill.	June 21, 1890	Jan. 13, 1871	Failed, dissolved by court.	
Farmers and Mechanics Life Ins. Co.	New York, N. Y.	May 27, 1870	.....		
Fidelity Life Ins. Co.	Philadelphia, Pa.	Sept. 19, 1869	.....		
Germania Life Ins. Co.	New York, N. Y.	Jan. 10, 1861	.....		
Great Western Mutual Life Ins. Co.	New York, N. Y.	Nov. 7, 1866	Dec. 19, 1870	Failed, dissolved by court.	
Globe Mutual Life Ins. Co.	New York, N. Y.	July 15, 1857	May 29, 1879	Failed.	
Guardian Mutual Life Ins. Co.	New York, N. Y.	Dec. 4, 1857	Oct. 30, 1858	Ceased issuing new policies, receiver appointed March 8, 1877.	
Hartford Life and Health Ins. Co.	Hartford, Conn.	Feb. 23, 1851	Mch. 1, 1852	Withdrawn, did not report.	Mch. 12, 1913
Home Life Ins. Co.	Brooklyn, N. Y.	Nov. 29, 1852	Mch. 1, 1873	Failed, re-insured in Republic of Chicago.	
Hannuman Life Ins. Co.	Cleveland, Ohio	Sept. 29, 1866	Dec. 31, 1861	Failed, re-insured in Republic of Chicago.	
Hope Mutual Life Ins. Co.	New York, N. Y.	Jan. 29, 1870	Dec. 31, 1872	Failed, re-insured in N. J. Mutual Life.	
International Life Ins. Co.	Chicago, Ill.	Nov. 11, 1859	Mch. 1, 1871	Did not report.	
Iowa Life Ins. Co.	Sioux City, Iowa	Mch. 24, 1858	.....	Changed from Life Indemnity and Ins. Co., March 1, 1891.	
Illinois Life Ins. Co.	Chicago, Ill.	Sep. 16, 1869	Mch. 1, 1873	Did not report.	Mch. 1, 1900
John Hancock Mutual Life Ins. Co.	Boston, Mass.	Aug. 29, 1872	Mch. 1, 1871	Withdrawn, failed January 1, 1879.	Withdrawn.
Knickerbocker Life Ins. Co.	New York, N. Y.	July 9, 1857	.....	Withdrawn.	
Life Association of America	St. Louis, Mo.	Mch. 12, 1872	Mch. 1, 1873	Withdrawn.	
Life Indemnity and Investment Co.	Sioux City, Iowa	Mch. 25, 1858	.....	Changed location from Waterloo, 1890. Changed to Iowa Life Mch. 1, 1894.	
Life Insurance Clearing Co.	St. Paul, Minn.	May 10, 1892	Dec. 20, 1895	Withdrawn.	Apr. 3, 1898
Mutual Benefit Life Ins. Co.	Newark, N. J.	Feb. 8, 1851	.....	Withdrawn.	Jan. 22, 1898
Massachusetts Mutual Life Ins. Co.	Springfield, Mass.	Aug. 15, 1835	Mch. 1, 1890	Withdrawn.	
Manhattan Life Ins. Co.	New York, N. Y.	June 1, 1826	Mch. 1, 1871	Withdrawn.	Feb. 9, 1897
Mutual Life Ins. Co.	New York, N. Y.	Mch. 23, 1831	.....	Withdrawn.	Mch. 17, 1875
Mutual Life Ins. Co.	Chicago, Ill.	May 23, 1867	Mch. 1, 1874	Withdrawn.	
Metropolitan Life Ins. Co.	New York, N. Y.	June 5, 1866	Mch. 1, 1878	Changed from National Travelers April 3, 1883.	Mch. 1, 1884
Mutual Life Ins. Co.	Newark, N. J.	Nov. 5, 1868	Mch. 1, 1839	Withdrawn.	
Mutual Protection Life Assur. Society of U. S.	New York, N. Y.	Mch. 23, 1870	June 17, 1872	Re-insured in Guardian Mutual Life. Changed name Feb. 13, 1872, to Reserve Mutual Life.	

## Fixed Premium Life Insurance Companies of other States — Continued.

Name of Company.	Location.	Admitted.	License expired.	Cause.	Relicense.	License expired.	Cause.
<b>Missouri Mutual Life</b> .....	St. Louis, Mo. ....	Apr. 6, 1871	Mch. 1, 1872	Withdrew.	Dec. 6, 1882	Consolidated with Mound City Mch. 2, 1874, as St. Louis Life.	
<b>Missouri Valley Life Ins. Co.</b> .....	Leavenworth, Mo. ....	July 20, 1872	Mch. 1, 1875	Withdrew			
<b>Mound City Ins. Co.</b> .....	St. Louis, Mo. ....	Mch. 1, 1873		Consolidated with Missouri Mutual Life Mch. 2, 1874, as St. Louis Life			
<b>Michigan Mut. Life Ins. Co.</b> .....	Detroit, Mich. ....	May 1, 1889	Mch. 1, 1897	Withdrew	Nov. 30, 1891		
<b>Mutual Life Ins. Co.</b> .....	Louisville, Ky. ....	Mch. 24, 1886		Did not report.			
<b>New York Life Ins. Co.</b> .....	New York, N. Y. ....	Jan. 30, 1851	Mch. 1, 1852	Changed to metropolitan Life, April 3, 1883.			
<b>National Life Ins. Co.</b> .....	Montpelier, Vt. ....	May 30, 1851		Did not report.			
<b>New England Mut. Life Ins. Co.</b> .....	Boston, Mass. ....	Oct. 4, 1861		Failed, dissolved by court.			
<b>National Travelers Ins. Co.</b> .....	New York, N. Y. ....	June 5, 1866		Withdrew.			
<b>North American Life and Accident Ins. Co.</b> .....	Philadelphia, Pa. ....	Feb. 13, 1866	Mch. 1, 1869	Relicense refused.	Mch. 5, 1890		
<b>North American Life Ins. Co.</b> .....	New York, N. Y. ....	Aug. 11, 1868	Mch. 8, 1868	Revoked, since failed			
<b>National Life Ins. Co. of U. S. of America.</b> .....	Philadelphia, Pa. ....	Apr. 17, 1856	Mch. 1, 1870	Withdrew.			
<b>National Life and Trust Co.</b> .....	Washington, D. C. ....	Aug. 17, 1899	Mch. 1, 1881	Relicense refused.			
<b>National Life Ins. Co.</b> .....	Des Moines, Ia. ....	Aug. 20, 1890	Jan. 20, 1871	Revoked, since failed			
<b>New Jersey Mut. Life Ins. Co.</b> .....	Chicago, Ill. ....	June 10, 1870	Mch. 1, 1872	Withdrew.	Apr. 26, 1873	Mch. 1, 1905	Relicense refused.
<b>Northwestern Mutual Life and Savings Co.</b> .....	Newark, New Jersey.	Mch. 6, 1873					
<b>Phoenix Mutual Life Ins. Co.</b> .....	Des Moines, Ia. ....	Aug. 21, 1899					
<b>Provident Life Ins. and Investment Co.</b> .....	Hartford, Conn. ....	Oct. 26, 1839					
<b>Penn. Mutual Life Ins. Co.</b> .....	Chicago, Ill. ....	Jan. 26, 1885	Mch. 1, 1890	Did not report.			
<b>Protection Life Ins. Co.</b> .....	Philadelphia, Pa. ....	June 10, 1867	Mch. 1, 1871	Withdrew.	Oct. 6, 1873		
<b>Provident Savings Life Assn. Society of N. Y.</b> .....	Chicago, Ill. ....	Apr. 8, 1872	Aug. 6, 1871	Failed, receiver appointed			
<b>Pacific Mutual Life Ins. Co.</b> .....	New York, N. Y. ....	June 29, 1878	Mch. 1, 1892	Withdrew.	May 9, 1895		
<b>Prudential Ins. Co. of America.</b> .....	San Francisco, Cal. ....	Oct. 10, 1867					
<b>Railway Passenger Assur. Society.</b> .....	Newark, N. J. ....	Dec. 1867					
<b>Republic Life Ins. Co.</b> .....	Hartford, Conn. ....	June 29, 1866	Mch. 1, 1870	Withdrew			
<b>Security Life and Annuity Co.</b> .....	Chicago, Ill. ....	July 14, 1870	Mch. 1, 1873	Withdrew			
<b>St. Louis Mutual Life Ins. Co.</b> .....	New York, N. Y. ....	Nov. 14, 1866	Dec 14, 1878	Failed			
	St. Louis, Mo. ....	June 22, 1869	Nov. 6, 1873	Revoked, reserve impaired			

# COMPANY TABLES.

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St. Louis Life Ins. Co.	St. Louis, Mo.	Mch. 2, 1874	Mch. 1, 1873	Re-licence refused. Con- solidation of Mount City and Missouri Mut.	.....	.....	Changed to Columbian Life, 1876.
Security Mutual Life Ins. Co.	Binghamton, N. Y.	Mch. 1, 1900					
Security Trust and Life Ins. Co.	Philadelphia, Pa.	Aug. 1, 1894					
State Mutual Life Ins. Co.	Worcester, Mass.	Mch. 1, 1881	Dec. 31, 1881	Withdraw.			
South Bend Life and Accident Ins. Co.	South Bend, Ind.	Apr. 23, 1894	Mch. 25, 1890	Withdraw.			
Travelers Ins. Co.	Hartford, Conn.	Feb. 28, 1863	Feb. 1876	Failed.			
Tontonia Ins. Co.	Chicago, Ill.	Apr. 25, 1870	Mch. 1, 1833	Did not report.			
Union Mutual Life Ins. Co.	Boston, Mass.	Mch. 5, 1852	July 18, 1871	Revoked, bad condition.			
Universal Life Ins. Co.	New York, N. Y.	Mch. 1, 1846	Mch. 1, 1815	Withdraw.	Mch. 1, 1877		Changed location from Aug- usta, 1885. Withdraw. Re-emit- ted Mar. 1, 1892.
Union Mutual Life Ins. Co.	Portland, Maine.	Apr. 5, 1871					
United States Life Ins. Co.	New York, N. Y.	May 23, 1874	Mch. 1, 1876	Withdraw.	Mch. 12, 1877	Mch. 1, 1893	
Union Central Life Ins. Co.	Cincinnati, Ohio.	Apr. 16, 1888					
Washington Life Ins. Co.	New York, N. Y.	Aug. 31, 1854					
World Mutual Life Ins. Co.	New York, N. Y.	Apr. 8, 1861	Dec. 21, 1873	Ceased issuing new poli- cies, receiver appointed April 5, 1877.			
Widows and Orphans Benefit Life Ins. Co.	New York, N. Y.	Apr. 8, 1870	Oct. 19, 1871	Failed, re-insured in Mut. Protection Life of the U. S.			
Western New York Life Ins. Co.	Batavia, N. Y.	Feb. 13, 1873	Mch. 1, 1874	Withdraw. Failed Aug. 21, 1879.			

## Foreign Life Insurance Companies (U. S. Branches).

International Life Assur. Society	London, Eng.	June 7, 1859	Apr. 1899	Failed.
Netherland Life Ins. Co.	Amsterdam, Holland	Apr. 27, 1894	Mch. 1, 1897	Withdraw.



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# **STATISTICAL TABLES.**

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TABLE I. — *Life Insurance Companies*.—

Name of Company.	Location.	Real estate.	Mortgage loans.	Policy and other collateral loans.
<i>Wisconsin Company.</i>				
Northwestern Mutual Life	Milwaukee, Wis.	\$1,608,521 64	\$72,484,397 47	\$7,176,615 00
<i>Companies of other states.</i>				
Aetna Life.....	Hartford, Conn..	469,086 71	23,893,824 86	2,823,250 67
Connecticut Mutual Life.	Hartford, Conn..	12,054,396 47	26,469,472 96	2,300 00
Equitable Life.....	New York, N. Y.	38,188,725 12	45,411,682 86	32,744,232 27
Federal Life.....	Chicago, Ill.	4,323 00	4,323 00	.....
Fidelity Mutual Life.....	Philadelphia, Pa	1,198,027 35	229,450 35	234,945 65
Germania Life.....	New York, N. Y.	2,656,796 55	14,296,062 43	1,802,288 60
Home Life.....	New York, N. Y.	1,645,281 86	3,708,785 00	606,319 38
Illinois Life.....	Chicago, Ill.	82,236 35	82,236 35	96,079 77
Manhattan Life.....	New York, N. Y.	3,666,617 30	5,529,109 30	2,167,819 68
Massachusetts Mutual Life.	Springfield, Mass	591,208 71	10,133,402 34	2,304,738 07
Metropolitan Life.....	New York, N. Y.	10,822,062 49	19,688,150 00	309,125 82
Michigan Mutual Life....	Detroit, Mich...	415,167 26	5,042,390 09	633,281 82
Mutual Benefit.....	Newark, N. J.	3,084,171 22	36,048,879 34	11,353,039 20
Mutual Life.....	New York, N. Y.	28,573,840 73	77,235,867 38	20,799,769 43
National Life and Trust..	Des Moines, Ia.	.....	158,000 00	.....
Nat'l Life of the U. S. of A	Washington, D.C	772,207 53	527,866 35	230,680 92
National Life.....	Montpelier, Vt...	1,819,450 25	6,289,004 19	2,045,207 94
New England Mutual Life	Boston, Mass	2,376,526 64	8,150,238 69	3,419,125 77
New York Life.....	New York, N. Y.	16,923,900 00	34,798,842 31	17,276,768 65
Northw'n Life and Sav'gs	Des Moines, Ia.	.....	372,020 00	6,699 80
Pacific Mutual Life.....	San Fran'co, Cal	922,985 14	724,839 79	173,672 78
Penn Mutual Life.....	Philadelphia, Pa.	2,611,749 49	15,882,579 23	7,744,080 08
Phoenix Mutual Life.....	Hartford, Conn..	1,017,623 19	6,760,531 98	585,457 00
Provident Savings Life...	New York, N. Y.	458,435 22	423,200 00	276,560 60
Prudential.....	Newark, N. J.	7,243,333 61	11,377,631,07	1,207,355 02
Security Mutual Life.....	Binghampt'n, N.Y	9,968 45	292,975 00	94,078 75
Security Trust and Life...	Philadelphia, Pa.	352,500 00	100,800 00	17,127 55
Travelers.....	Hartford, Conn..	1,908,891 79	5,950,369 28	2,769,102 20
Union Central Life.....	Cincinnati, O. ...	460,612 09	10,538,620 16	2,466,240 49
Union Mutual Life.....	Portland, Me.....	1,184,741 88	1,282,794 43	652,191 90
United States Life.....	New York, N. Y.	599,016 08	4,939,430 00	434,019 38
Washington Life.....	New York, N. Y.	5,471,170 72	7,683,200 00	1,142,154 60
Total.....	.....	\$147,115,958 59	\$466,604,225 29	\$121,132,206 96
<i>Stipulated Premium Life Insurance Companies.</i>				
American Life and Invest.	Madison Wis.....	.....	.....	.....
ment Co.....	Madison, Wis.....	\$2,675 73	\$79,100 00	\$146,447 88
Northwestern Nat'l Life	.....	.....	.....	.....
Ins. Co.....	Minneapolis, Min	25,463 92	211,197 62	1,523,387 56
Northwestern Nat'l Life	.....	.....	.....	.....
Ins. Co.....	Madison, Wis....	.....	70,894 66	2,219 90
Wisconsin Life Ins. Co....	.....	.....	.....	.....
Total.....	.....	\$23,139 45	\$361,192 28	\$1,672,055 34

# STATISTICAL TABLES.

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Assets — December 31, 1900.

Premium notes.	Stocks and bonds.	Cash in office and in bank.	Interest and rents due and accrued.	Deferred and uncollected premiums.	All other assets.	Total assets.
\$285,648 98	\$45,607,482 02	\$3,980,437 60	\$1,160 044 78	\$1,677,778 58	\$7,731,245 89	\$139,512,166 81
461,218 15	17,359,596 28	7,136,510 87	768,283 60	655,847 53	1,833,742 81	55,401,866 48
763,961 90	22,204,012 33	826,974 00	1,001,839 17	322,521 35	1,319,797 99	64,965,176 15
.....	147,520,222 00	17,718,576 56	2,700,430 54	6,517,450 00	13,272,581 00	304,073,880 36
.....	49,500 00	11,670 84	129 68	23,153 64	.....	127,764 16
98,839 31	891,486 80	165,948 72	20,008 49	409,213 95	152,248 14	3,396,450 06
.....	7,481,523 87	627,180 30	315,202 05	489,387 75	123,098 75	27,378,538 30
507,636 43	4,836,470 92	318,500 82	67,230 06	221,921 58	400,151 72	12,342,246 77
.....	33,912 50	26,959 10	1,523 49	62,350 45	.....	303,061 66
403,053 02	3,304,699 83	167,159 90	148,124 82	183,707 46	600,081 59	16,169,423 10
725,101 63	9,509,436 55	988,108 55	370,567 43	674,210 37	888,833 34	26,245,622 04
.....	25,250,858 82	2,311,761 40	422,078 38	1,864,789 06	820,638 61	62,158,034 33
670,169 75	158,361 00	221,620 45	120,423 48	85,540 37	18,313 91	6,791,578 52
94,420 14	14,891,027 83	934,770 30	1,180,860 56	821,108 83	1,362,736 18	74,311,468 25
4,612,834 69	162,575,496 34	13,296,316 32	2,813,261 15	4,726,602 81	20,726,968 32	325,753,152 51
.....	.....	23,923 62	2,385 19	8,522 34	.....	212,988 75
15,137 60	682,955 00	52,481 78	29,549 07	52,767 60	75,894 92	2,441,166 69
16,779 52	7,025,700 68	724,154 54	377,434 92	476,576 10	455,063 66	19,833,338 04
685,345 74	13,735,143 65	591,011 91	187,841 07	582,134 03	1,673,633 35	30,972,082 92
256,377 81	160,177,823 24	14,070,177 02	1,680,405 23	4,955,981 00	10,177,150 17	262,196,512 23
2,133,364 58	.....	19,571 01	7,348 37	46,896 41	.....	455,755 13
3,220 54	1,521,621 35	127,452 09	39,159 80	162,458 15	195,408 82	3,840,221 06
35,256 80	13,580,844 60	777,774 63	403,623 79	1,028,016 85	753,262 86	43,850,882 79
1,069,003 34	3,643,239 27	422,549 55	142,304 72	230,177 68	157,705 97	13,283,007 93
304,416 57	7 3,949 80	468,528 18	63,530 71	576,093 00	137,400 43	3,597,223 54
719,525 60	16,159,232 10	2,534,110 34	334,007 21	1,224,196 66	446,694 31	40,599,991 93
72,436 61	322,060 25	157,478 43	10,034 25	116,312 84	2,490 25	1,005,386 22
.....	90,025 84	176,149 26	8,288 44	88,797 41	.....	1,478,133 51
44,445 01	11,341,681 05	1,346,421 30	232,400 65	642,628 63	791,184 22	24,943,647 12
.....	163,912 41	426,368 31	322,170 96	177,395 99	.....	26,101,914 42
1,046,663 99	4,589,262 78	46,353 13	68,284 55	247,557 02	215,444 56	8,456,240 80
179,633 43	1,421,255 77	266,599 05	90,650 22	181,151 12	286,631 20	3,373,611 55
132,848 75	681,013 08	493,621 99	135,457 84	292,432 21	238,383 03	16,144,433 47
.....	.....	.....	.....	.....	.....	.....
\$15,361,474, 80	\$997,707,837 86	\$71,369,231 90	\$15,725,234 59	\$9,821,710 75	\$58,896,855 52	\$1,625,707,736 26
.....	.....	.....	.....	.....	.....	.....
.....	.....	\$1,500 00	.....	\$122 92	\$306 42	\$1,929 34
.....	.....	11,834 70	\$3,726 00	20,000 00	4,977 97	268,908 90
\$146 82	.....	129,819 57	6,336 86	115,907 35	18,194 73	2,073,172 23
15,648 27	\$27,216 35	5,725 53	720 85	.....	.....	79,560 94
.....	.....	.....	.....	.....	.....	.....
\$15,796 09	\$27,216 85	\$148,879 80	\$10,783 71	\$136,030 27	\$23,479 12	\$2,423,571 41



TABLE II — *Life Insurance Companies* —

Name of Company.	Claims due and unpaid.	Claims not due.	Claims resisted.
<i>Wisconsin Company.</i>			
Northwestern Mutual Life .....	\$100,755 95	\$367,017 23	\$76,848 83
<i>Companies of other states.</i>			
Aetna Life .....	43,707 00	124,480 00	11,579 00
Connecticut Mutual Life .....	38,145 50	175,894 00	33,211 33
Equitable Life .....	389,220 58	1,677,204 89	138,800 00
Federal Life .....			
Fidelity Mutual Life .....	5,000 00	158,935 00	33,000 00
Germania Life .....	10,977 17	130,982 81	13,312 34
Home Life .....	25 00	64,344 00	29,000 00
Illinois Life .....		5,500 00	2,000 00
Manhattan Life .....	9,492 00	102,052 33	27,200 00
Massachusetts Mutual Life .....		134,844 00	
Metropolitan Life .....		138,272 58	95,335 25
Michigan Mutual Life .....			
Mutual Benefit .....	17,674 85	341,728 40	36,000 00
Mutual Life .....	372,174 50	1,125,174 59	50,811 00
National Life and Trust .....		160 00	
National Life of the U. S. of A. ....	100 00	39,887 60	11,938 00
National Life .....	180 82	38,800 00	5,000 00
New England Mutual Life .....	13,638 30	123,991 60	18,337 00
New York Life .....	319,703 77	1,677,207 41	83,750 00
Northwestern Life and Savings .....		150 00	
Pacific Mutual Life .....		30,168 50	19,000 00
Penn Mutual Life .....		182,406 76	
Phoenix Mutual Life .....		34,594 00	
Provident Savings Life .....		113,860 00	50,500 00
Prudential .....	244 72	211,151 25	21,693 25
Security Mutual Life .....		39,500 00	23,000 00
Security Trust and Life .....		64,980 00	31,400 00
Travelers .....	4,047 00	191,885 45	6,531 30
Union Central Life .....	1,600 00	68,656 00	59,948 00
Union Mutual Life .....	12,719 49	86,007 93	
United States Life .....	1,427 00	78,128 33	5,000 00
Washington .....	27,397 85	99,409 70	
Total .....	\$1,297,634 30	\$7,667,306 79	\$883,395 30
<i>Stipulated Premium Life Insurance Companies.</i>			
American Life and Investment Co., Madison, Wis .....			
Northwestern National Life Ins Co., Madison, Wis .....		\$21,700 00	\$7,000 00
Northwestern National Life Ins. Co., Minneapolis, Minn .....		78,207 68	9,212 27
Wisconsin Life Ins. Co., Madison, Wis .....			
Total .....		\$99,907 68	\$16,212 27

# STATISTICAL TABLES.

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## Liabilities — December 31, 1900.

Re-insurance reserve.	Dividends due policy holders.	All other claims.	Liabilities on policy holders account.	Gross divis- ible surplus.	Capital stock.
\$108,932,096 00	\$213,993 49	\$24,251,812 17	\$133,945,513 67	\$3,566,652 64	.....
47,564,683 00	750,340 38	2,094,961 66	50,529,751 04	3,121,615 44	\$1,750,000 00
56,321,159 00	977,988 15	227,448 73	57,775,827 71	7,191,348 44	.....
235,343,494 00	346,195 01	565,908 00	238,460,883 48	65,512,988 87	100,000 00
20,728 00	.....	106 50	20,832 50	106,921 66	*125,000 00
2,509,819 00	194 51	66,183 27	2,773,137 78	622,321 28	.....
24,623,304 00	60,299 88	101,660 18	23,940,516 38	3,238,016 92	200,000 00
10,869,019 00	4,363 91	92,871 56	11,039,858 47	1,157,588 30	125,000 00
164,838 00	.....	11,097 81	187,453 81	18,607 85	100,000 00
14,364,812 00	17,073 58	140,320 82	14,660,740 71	1,409,342 39	100,000 00
23,418,032 00	172,833 76	193,776 77	23,950,983 53	2,321,635 51	.....
50,910,101 00	18,961 65	2,250,925 94	53,413,599 42	6,744,431 91	2,000,000 00
6,351,160 03	539 45	26,490 15	6,378,209 63	183,368 89	250,000 00
67,178,280 00	294,829 84	277,610 76	68,186,103 34	6,125,384 91	.....
266,502,266 00	90,482 66	55,172,543 76	323,313,152 51	2,440,000 00	.....
101,681 45	.....	50,464 20	152,305 65	10,633 10	50,000 00
1,398,106 93	.....	48,347 24	1,486,359 77	954,805 92	*1,000,000 00
17,346,493 82	8,960 22	497,846 19	17,897,273 15	2,001,064 89	.....
27,570,984 21	153,153 93	.....	27,881,474 14	3,090,538 78	.....
213,012,202 00	181,411 36	46,899,237 69	262,196,512 23	.....	.....
334,393 19	.....	5,019 23	359,392 42	71,162 71	25,000 00
3,503,431 59	.....	.....	3,552,533 09	78,682 97	200,000 00
37,634,481 00	65,393 36	3,334,206 85	40,634,491 07	3,214,491 72	.....
12,512,039 00	.....	165,591 00	12,715,228 00	567,784 93	.....
3,236,860 00	.....	16,815 71	3,417,733 71	379,487 83	100,000 00
33,124,393 00	98,770 42	133,607 31	34,189,860 01	4,410,131 92	2,000,000 00
187,053 00	.....	110,287 99	359,719 76	645,686 46	.....
756,417 00	.....	42,182 66	898,149 66	81,983 85	500,000 00
21,239,575 00	.....	1,162,235 93	23,649,811 68	1,293,835 44	.....
22,513,481 00	11,109 51	128,734 78	22,615,564 29	3,386,350 13	100,000 00
7,766,170 00	4,072 51	27,027 83	7,895,997 76	562,213 01	.....
7,610,935 00	5,822 26	48,569 02	7,749,881 61	183,729 94	440,000 00
15,255,021 00	.....	7,720 48	15,389,549 03	754,884 44	123,000 00
\$1,339,037,032 22	\$1,480,992 31	\$138,089,723 52	\$1,490,456,084 44	\$125,961,651 82	\$9,290,000 00
.....	.....	.....	.....	\$1,829 34	.....
\$26,604 38	.....	.....	\$55,304 38	313,604 52	.....
1,552,113 60	.....	.....	1,639,533 55	433,638 68	.....
57,032 38	.....	.....	57,032 38	22,528 56	.....
\$1,635,750 36	.....	.....	\$1,751,870 31	\$671,701 10	.....

\* Greater than surplus over liabilities.

Table III.—Life Insurance Companies—

Name of Company.	Premiums.	Profit on sales of assets.
<i>Wisconsin Company.</i>		
Northwestern Mutual Life.....	\$20,934,757 36	\$62,935 50
<i>Companies of other states.</i>		
Aetna Life.....	7,151,216 06	11,050 50
Connecticut Mutual Life.....	5,186,064 36	
Equitable Life.....	45,319,134 69	
Federal Life.....	32,318 27	
Fidelity Mutual Life.....	2,268,685 31	11,023 19
Germania Life.....	3,441,037 84	
Home Life.....	2,029,802 18	
Illinois Life.....	216,593 01	
Mauhattan Life.....	1,961,691 65	50,275 26
Massachusetts Mutual Life.....	4,730,207 64	
Metropolitan Life.....	31,210,355 51	108,129 47
Michigan Mutual Life.....	1,178,171 57	3,589 26
Mutual Benefit.....	10,411,362 11	59,202 11
Mutual Life.....	47,211,171 38	480,205 16
National Life and Trust.....	341,237 38	
National Life of the U. S. of A.....	338,627 50	
National Life.....	3,690,013 30	
New England Mutual Life.....	4,059,410 83	
New York Life.....	46,758,578 13	
Northwestern Life and Savings.....	421,126 24	
Pacific Mutual Life.....	1,374,521 52	10,790 86
Penn Mutual Life.....	8,821,538 65	59,623 63
Phoenix Mutual Life.....	2,512,092 80	14,720 18
Provident Savings Life.....	3,421,038 59	9,437 08
Prudential.....	22,559,363 66	4,156 23
Security Mutual Life.....	777,579 37	1,100 00
Security Trust and Life.....	680,969 57	
Travelers.....	3,319,307 80	26,458 36
Union Central Life.....	4,812,779 69	4,935 25
Union Mutual Life.....	1,875,176 25	68,391 98
United States Life.....	1,331,749 44	6,919 22
Washington.....	2,438,817 45	1,860 83
Total.....	\$294,726,790 74	\$995,324 20
<i>Stipulated Primum Life Insurance Companies.</i>		
American Life and Investment Co., Madison, Wis....	\$2,593 56	
Northwestern National Life Ins. Co., Madison, Wis....	\$20,036 54	
Northwestern Nat. Life Ins. Co., Minneapolis, Minn....	2,216,284 47	\$1,035 95
Wisconsin Life Ins. Co. Madison, Wis.....	32,489 26	
Total.....	\$2,601,423 26	\$1,035 95

— Deficiency.

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Rents.	Interest.	All other sources.	Total income.	Excess or deficiency of income.
\$102,043 52	\$5,609,634 88	\$151,432 83	\$27,160,804 17	\$12,837,389 71
36,097 33	1,183,360 44		9,481,754 33	2,456,884 81
407,481 19	2,583,197 78		8,016,743 33	37,856 64
2,049,162 23	10,206,405 72	432,334 34	55,007,130 99	21,508,004 47
	1,964 59	691 25	31,977 11	9,024 06
70,817 03	82,782 29	74 10	2,333,161 92	469,658 70
172,805 97	1,060,384 45	6,081 74	4,710,790 00	1,238,392 46
73,421 31	481,753 84	323 60	2,588,303 42	868,019 65
	15,219 85	99,732 40	331,534 39	115,943 18
220,150 38	552,032 89	5,62 01	2,789,802 19	489,506 33
39,181 06	1,035,451 06		5,502,842 78	2,142,214 52
563,133 55	1,921,638 33		33,803,256 86	10,063,499 74
21,323 36	345,703 70	8,271 78	1,551,041 57	502,549 53
185,238 96	8,277,571 33		13,934,378 91	3,461,366 41
1,062,277 51	11,728,518 26	100,000 00	60,582,802 31	21,136,188 00
	4,400 74	132 01	345,770 16	164,972 78
41,191 34	59,400 89	2,925 76	4,122,145 29	6,958 35
123,394 53	743,533 81		4,756,938 66	1,940,107 69
184,881 93	1,173,876 67		5,378,178 94	1,268,363 72
952,564 76	9,577,747 26	48,814 74	59,337,721 89	23,785,155 55
	12,627 22		433,753 46	179,090 02
33,409 33	131,812 12	30,000 00	1,583,473 38	236,033 36
193,919 86	1,858,872 81	2,016 55	10,936,981 50	4,228,157 01
52,617 34	591,753 04	2,979 45	3,204,212 81	943,750 06
25,246 98	89,706 37	22,558 37	3,567,997 39	660,961 41
310,174 47	1,432,698 14	11 00	21,306,393 55	6,128,818 60
604 00	28,746 27	12,747 45	820,781 09	187,442 08
134,772 39	14,979 28	29,989 66	890,710 90	75,356 73
10,040 99	1,019,040 21	19,209 28	4,493,656 74	2,047,172 46
30,552 81	1,411,001 11		6,289,265 86	2,711,747 62
21,273 53	295,009 69	5,030 51	1,969,832 01	433,192 42
84,817 59	334,200 66	215 79	1,727,932 70	305,217 87
277,836 12	491,951 34		3,260,495 74	225,418 33
\$7,784,140 88	\$58,336,544 95	\$981,217 55	\$363,864,048 32	
			\$1,093 56	\$1,606 42
	\$1,445 80	\$1,500 00	\$21,502 14	130,772 79
\$732 75	14,241 14	90 50	2,262,446 81	1,609,823 50
	2,863 61		35,352 90	17,954 49
\$752,75	\$21,590 35	\$1,590 50	\$2,628,395 41	

TABLE IV.—*Life Insurance Companies — Dis-*

Name of Company.	Claims paid.	Annuities.	Dividends to policy holders.	Surrendered policies.
<i>Wisconsin Company.</i>				
Northwestern Mutual Life.....	\$5,448,598 63	\$12,890 46	\$3,229,916 82	\$1,173,847 56
<i>Companies of other states.</i>				
Aetna Life .....	3,681,267 97	.....	878,893 59	356,004 82
Connecticut Mutual Life.....	4,816,995 10	2,003 73	1,305,766 28	548,325 06
Equitable Life .....	16,907,613 01	668,923 98	3,481,840 65	4,907,821 66
Federal Life .....	.....	.....	.....	.....
Fidelity Mutual Life.....	943,957 47	.....	39,392 31	65,918 17
Germania Life .....	1,907,648 68	26,466 85	213,928 11	374,928 48
Home Life .....	680,842 37	22,084 80	177,799 82	136,410 83
Illinois Life .....	87,177 08	.....	.....	170 51
Manhattan Life .....	1,212,588 65	11,066 98	68,468 70	234,002 37
Massachusetts Mutual Life .....	1,513,609 50	.....	612,422 20	315,032 50
Metropolitan Life .....	9,799,124 21	5,014 90	626,924 33	434,131 67
Michigan Mutual Life .....	438,850 93	.....	45,800 29	134,993 53
Mutual Benefit .....	5,003,019 80	72,313 92	1,770,425 42	1,218,582 66
Mutual Life .....	18,874,292 50	1,403,911 83	2,258,066 90	3,825,532 60
National Life and Trust .....	1,440 00	138 00	77 60	879 75
National Life of the U. S. of A. ..	139,912 69	.....	4,064 04	20,176 45
National Life .....	988,826 38	19,972 22	182,422 19	407,983 03
New England Mutual Life .....	2,130,795 00	.....	477,692 79	628,822 02
New York Life .....	15,530,588 47	1,558,451 70	2,828,153 71	3,438,682 32
Northwestern Life and Savings ..	5,423 00	.....	.....	400 66
Pacific Mutual Life .....	411,978 58	3,785 66	87,735 48	52,692 82
Penn Mutual Life .....	2,805,388 19	111,317 08	944,154 87	691,181 64
Phoenix Mutual Life .....	989,163 64	6,825 73	249,374 27	212,432 39
Provident Savings Life .....	1,312,525 01	1,844 40	200,271 47	92,228 07
Prudential .....	6,226,425 71	17,725 10	488,145 93	468,156 70
Security Mutual Life .....	383,530 74	328 42	4,040 56	1,397 03
Security Trust and Life .....	274,037 61	10,911 06	6,062 25	4,024 82
Travelers .....	1,357,788 25	17,615 86	.....	151,261 70
Union Central Life .....	1,484,608 34	16,455 21	429,941 21	197,414 86
Union Mutual Life .....	747,063 37	1,311 34	70,298 67	88,477 76
United States Life .....	602,374 79	17,922 07	99,678 25	153,828 71
Washington .....	1,495,871 12	27,923 43	205,520 24	184,400 18
Total .....	\$108,156,136 81	\$1,037,045 71	\$20,917,167 66	\$20,307,991 69
<i>Stipulated Premium Life Insurance Companies.</i>				
American Life and Investment Co., Madison, Wis .....	.....	.....	.....	.....
Northwestern National Life Ins. Co., Madison, Wis .....	\$168,954 00	.....	.....	.....
Northwestern National Life Ins. Co., Minneapolis, Minn. ....	369,306 64	.....	\$1,674 18	\$8,854 43
Wisconsin Life Ins. Co., Madison, Wis .....	4,122 00	.....	.....	1,753 26
Total .....	\$542,382 64	.....	\$1,674 18	\$10,407 69

# STATISTICAL TABLES.

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*bursements — Year ending December 31, 1900.*

Total paid policy holders.	Dividends to stock- holders.	Commissions, salaries and expenses of agents.	Officers' and clerks' sala- ries and med- ical fees.	All other disburse- ments.	Total dis- bursements.
\$9,855,223 47		\$2,548,329 67	\$560,540 27	\$1,359,321 05	\$14,323,414 46
4,916,166 38	\$175,000 00	1,015,877 49	258,458 82	559,366 83	6,921,869 52
6,673,091 07		415,729 47	182,501 79	813,277 64	8,081,599 97
25,965,999 30	7,000 00	6,187,248 03	1,169,056 05	3,169,523 13	36,499,128 51
		18,844 28	10,856 37	14,241 04	44,001 77
1,040,267 95		323,946 18	261,036 49	236,221 60	1,863,473 22
2,522,972 07	24,000 00	533,984 85	135,292 49	234,148 13	3,452,397 54
997,137 82	15,000 00	404,412 65	126,789 59	176,914 21	1,720,254 27
87,347 56	7,000 00	64,053 44	31,628 80	25,584 91	215,616 21
1,556,185 70	16,000 00	309,829 35	140,364 83	277,968 88	2,300,296 86
2,541,064 29		646,382 88	178,285 22	294,895 96	3,660,628 26
10,865,195 11	140,000 00	8,787,435 11	1,921,931 67	2,025,195 23	23,739,757 12
619,644 75	25,000 00	239,561 58	57,643 12	112,242 59	1,054,092 04
8,011,211 80		1,046,355 84	371,325 81	1,043,281 05	10,482,007 50
26,361,963 33		8,583,436 49	1,269,398 76	3,231,914 43	39,446,613 51
2,355 35	1,500 00	141,697 79	14,908 13	20,166 11	180,797 28
164,173 18		110,325 96	48,054 10	112,633 70	435,186 94
1,568,952 82		654,229 65	122,467 40	471,135 10	2,816,845 97
3,137,209 81		434,890 84	166,161 77	366,667 78	4,104,810 21
23,858,826 20		8,131,270 47	1,353,921 95	2,708,550 42	35,594,569 04
5,825 66	2,500 00	193,956 79	21,494 30	30,866 09	234,662 34
556,130 54	14,000 00	515,663 65	97,612 95	165,033 38	1,347,440 52
4,552,011 76		1,194,989 98	262,890 13	697,801 67	6,707,723 49
1,457,976 04		467,592 60	131,123 63	204,770 49	2,261,462 75
1,616,696 95	6,977 60	709,786 47	272,721 96	240,881 00	2,877,035 98
7,200,453 44	200,000 00	7,770,444 93	1,380,083 66	1,626,573 02	18,177,554 95
339,296 77		160,723 31	48,061 73	85,267 17	633,338 01
295,035 77		176,385 74	50,403 89	263,518 77	785,354 17
1,529,666 81		450,156 47	122,167 46	343,294 54	2,445,284 28
2,124,419 82	10,000 00	765,339 82	166,149 53	497,612 07	3,577,521 24
907,141 14		385,840 30	102,717 36	130,900 79	1,526,689 59
873,801 82	30,800 00	278,967 14	88,094 46	151,051 41	1,422,714 83
1,912,716 97	8,750 00	563,748 98	183,112 97	285,718 50	2,935,047 41
\$153,418,341 87	\$983,527 80	\$54,232,227 17	\$11,317,186 96	\$21,991,032 80	\$241,643,323 40
		\$2,092 65	\$104 00	\$230 30	\$2,487 14
\$168,954 00		11,777 02	6,150 70	6,817 63	193,729 35
379,625 33		156,185 21	50,782 43	66,020 44	652,623 31
5,875 26		4,276 04	3,994 00	3,253 11	17,398 41
\$554,454 59		\$174,330 92	\$61,031 13	\$76,411 67	\$868,598 21

TABLE V.—*Life Insurance Companies*—

NAME OF COMPANY.	POLICIES IN FORCE DECEMBER 31, 1899.	
	No.	Amount.
<i>Wisconsin Company.</i>		
Northwestern Mutual Life .....	208,578	\$187,094,336
<i>Companies of other states.</i>		
Aetna Life .....	100,271	168,449,790
Connecticut Life .....	67,649	160,432,486
Equitable Life .....	347,607	1,054,416,422
Federal Life .....		
Fidelity Mutual Life .....	35,228	77,182,941
Germania Life .....	47,380	78,392,446
Home Life .....	28,262	49,258,497
Illinois Life .....	4,614	8,401,000
Manhattan Life .....	26,434	57,989,519
Massachusetts Mutual Life .....	51,730	123,980,438
Metropolitan Life .....	*124,948	111,901,434
Michigan Mutual Life .....	18,168	31,569,641
Mutual Benefit .....	106,178	262,712,473
Mutual Life .....	397,340	1,051,247,540
National Life and Trust .....	1,272	740,800
National Life of the United States of America .....	9,174	16,488,818
National Life .....	44,116	89,890,026
New England Mutual Life .....	42,850	114,531,763
New York Life .....	437,778	1,061,871,985
Northwestern Life and Savings .....	4,599	1,196,945
Pacific Mutual Life .....	*10,960	21,255,964
Penn Mutual Life .....	74,267	186,523,746
Phoenix Mutual Life .....	35,512	57,988,162
Provident Savings Life .....	82,638	107,010,100
Prudential .....	*108,223	113,162,229
Security Mutual Life .....	14,532	29,308,883
Security Trust and Life .....	5,755	12,623,318
Travelers .....	39,311	100,234,554
Union Central Life .....	74,066	136,157,485
Union Mutual Life .....	29,790	46,034,820
United States Life .....	18,280	39,345,927
Washington .....	25,534	57,398,572
Total .....	2,576,129	\$5,955,897,031
<i>Stipulated Premium Life Insurance Companies.</i>		
American Life and Investment Co., Madison, Wis. ....		
Northwestern National Life Ins. Co., Madison, Wis. ....	7,828	\$11,686,900
Northwestern National Life Ins. Co., Minneapolis, Minn. ....	17,449	25,109,991
Wisconsin Life Ins. Co., Madison, Wis. ....	872	1,326,464
Total .....	26,149	\$38,123,255

\* Industrial business not included.

# STATISTICAL TABLES.

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## Exhibit of Policies — December 31, 1900.

POLICIES ISSUED IN 1900.		POLICIES TERMINATED IN 1900.		POLICIES IN FORCE DECEMBER 31, 1900.		INCREASE OR DECREASE.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
25,602	\$65,345,814	9,433	\$22,792,860	224,747	\$529,647,290	16,149	\$12,552,954
20,463	39,331,247	8,274	15,178,221	112,460	192,592,816	12,189	24,143,026
4,104	10,257,409	3,591	9,123,171	68,161	161,566,603	512	1,134,217
67,945	207,086,243	41,965	141,627,618	373,677	1,116,875,047	26,070	62,458,625
1,314	2,311,400	231	129,000	1,081	2,182,400	1,081	2,182,400
9,775	21,175,379	7,208	16,239,135	37,793	82,119,185	2,577	4,926,266
5,599	9,696,717	2,842	6,654,754	49,137	81,434,409	1,757	3,041,963
6,462	10,945,397	3,521	6,124,242	29,203	54,069,832	2,941	4,811,155
1,963	4,269,500	1,403	2,509,000	5,174	10,161,500	590	1,760,500
4,630	11,157,991	3,561	8,886,359	27,603	60,261,151	1,169	2,271,632
10,175	22,878,305	4,551	10,619,823	57,321	136,238,923	5,594	12,258,465
94,506	85,026,921	52,464	42,028,517	166,990	154,900,241	42,042	42,968,407
7,901	9,041,451	4,353	6,234,566	21,736	34,376,529	3,568	2,806,888
16,386	35,281,281	9,995	22,667,925	112,569	275,328,826	6,391	12,616,353
75,881	176,006,080	33,781	87,313,041	469,440	1,139,940,529	42,000	88,692,989
4,119	2,517,160	691	426,700	4,700	2,631,260	3,428	2,080,400
3,279	6,232,157	4,312	8,572,120	8,141	14,148,855	-1,033	-2,389,963
9,667	18,880,414	4,666	9,298,601	49,117	96,471,839	5,001	9,581,813
6,401	15,502,807	3,877	9,523,851	45,744	120,510,716	2,894	5,978,953
116,332	234,753,625	42,508	94,918,945	511,600	1,202,156,665	73,824	140,274,680
4,506	1,370,597	1,882	491,212	7,225	2,076,330	2,62	579,385
6,121	10,222,966	2,584	4,327,308	14,497	27,151,612	3,537	5,895,658
19,406	49,891,131	9,304	25,019,134	84,369	210,400,746	10,102	21,872,000
9,382	15,737,182	5,855	9,923,245	39,008	68,802,139	6,497	5,818,977
11,849	39,210,455	11,817	43,361,397	32,711	102,896,128	22	-4,153,972
61,351	67,450,919	26,246	24,979,335	133,353	155,633,813	35,105	42,471,581
4,739	8,903,773	3,992	7,735,255	15,329	30,477,401	747	1,168,513
4,906	9,903,658	4,262	9,156,547	6,399	13,377,459	644	749,141
5,494	20,292,340	4,649	11,607,043	43,146	109,019,851	3,836	8,685,297
14,517	33,089,471	9,668	20,426,219	80,917	148,820,737	6,449	12,663,282
8,479	11,762,010	5,130	7,621,978	33,139	50,191,853	3,349	4,137,038
3,585	7,473,144	2,872	6,652,449	18,973	40,176,622	713	820,695
7,106	17,466,939	5,461	13,781,822	30,179	61,033,689	1,645	3,685,117
639,274	\$1,280,486,901	337,849	\$708,987,359	2,897,594	\$6,527,396,576	.....	.....
552	\$104,150	482	\$351,900	70	\$52,250	70	\$52,250
1,126	2,229,950	2,501	3,500,650	6,950	11,416,100	-873	-270,700
11,630	17,340,444	6,346	9,521,630	22,723	32,925,635	5,274	7,815,644
152	282,398	213	292,000	811	1,316,862	-61	-9,602
13,960	\$20,256,942	9,555	\$13,669,350	30,554	\$15,710,847	.....	.....

— Decrease.



TABLE VI — *Life Insurance Companies — Ceased Policies —*

NAME OF COMPANY.	BY DEATH.		BY MATURITY.		BY EXPIRATION.	
	No.	Amount.	No.	Amount.	No.	Amount.
<i>Wisconsin Company.</i>						
Northwestern Mutual Life .....	1,845	\$4,700,636	445	\$975,673	69	\$1,875,652
<i>Companies of other states.</i>						
Aetna Life .....	1,481	2,395,062	967	1,330,712	183	367,400
Connecticut Mutual Life .....	1,685	4,256,267	237	456,712		
Equitable Life .....	4,446	15,305,819	406	2,019,431	759	2,962,010
Federal Life .....						
Fidelity Mutual Life .....	396	1,001,598			126	242,000
Germania Life .....	652	1,157,653	474	786,267	53	62,991
Home Life .....	277	517,734	91	143,098	529	1,022,593
Illinois Life .....	38	86,500				
Manhattan Life .....	427	1,105,544	61	160,379		7,828
Massachusetts Mutual Life .....	493	1,365,288	106	224,520	11	21,200
Metropolitan Life .....	*1,302	1,086,834	12	13,500	100	141,983
Michigan Mutual Life .....	186	340,411	319	820,143	136	389,722
Mutual Benefit .....	1,457	4,200,339	365	872,682	1,171	2,831,146
Mutual Life .....	4,904	15,271,852	1,130	3,832,322	248	782,384
National Life and Trust .....	10	8,700				
National Life of the U. S. of A. ..	94	179,149	3	2,300	2,281	4,701,562
National Life .....	363	858,659	73	128,004	73	173,200
New England Mutual Life .....	541	1,672,303	148	449,475	40	117,100
New York Life .....	4,677	12,735,114	1,013	2,948,191	16,889	30,198,860
Northwestern Life a Savings .....	23	5,425				
Pacific Mutual Life .....	*111	282,750	18	50,300	18	29,500
Penn Mutual Life .....	757	2,181,925	228	481,957	282	771,176
Phoenix Mutual Life .....	552	891,517	88	116,964	80	137,500
Provident Savings Life .....	396	1,334,804	1	250	5,892	23,813,279
Prudential .....	*737	739,756	21	19,029	366	492,979
Security Mutual Life .....	157	359,980				
Security Trust and Life .....	105	308,617			2	3,500
Travelers .....	507	1,413,887	189	356,832	257	740,450
Union Central Life .....	562	988,271	401	642,665	133	247,250
Union Mutual Life .....	332	600,452	112	132,049	150	816,372
United States Life .....	285	579,174	40	65,621	318	915,800
Washington .....	409	558,772	244	508,385	50	110,637
Total .....	30,181	\$78,676,092	7,212	\$17,387,784	30,562	\$74,072,184
<i>Stipulated Premium Life Insurance Companies.</i>						
American Life and Investment Co., Madison, Wis .....						
Northwestern National Life Insurance Co., Madison, Wis .....	98	\$152,700				
Northwestern National Life Insurance Co., Minneapolis, Minn .....	211	364,564	77	\$107,800		
Wisconsin Life Ins. Co., Madison, Wis .....	4	4,000			2	\$3,000
Total .....	313	\$521,264	77	\$107,800	2	\$3,000

\* Industrial business not included.

# STATISTICAL TABLES.

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*Mode of Termination — Year ending December 31, 1900.*

BY SURRENDER		BY LAPSE.		BY CHANGE AND DECREASE.		NOT TAKEN.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1,108	\$3,513,957	4,876	\$9,609,483	90	\$2,117,459		
1,083	1,689,748	2,180	4,513,436	168	386,758	2,209	\$4,435,107
630	1,494,287	842	1,850,763	4	535,199	225	510,163
6,340	22,379,328	18,606	55,180,672		703,642	11,308	46,076,713
115	324,081	4,572	9,698,210	777	2,352,096	231	129,000
819	1,481,948	1,844	2,985,586		180,859	1,192	2,619,850
1,671	2,625,723	2	117,749	2	3,000	918	1,624,345
63	135,000	1,166	2,034,500			136	253,000
397	864,889	1,373	3,424,559	37	369,450	1,166	2,953,330
1,113	2,289,322	1,880	3,415,907		1,005,488	970	2,315,100
3,006	4,222,538	34,831	25,816,906	1,002	1,262,278	12,211	9,454,478
346	510,467	2,704	3,100,140	3	118,107	635	955,536
2,962	7,019,532	2,037	3,749,043			1,947	3,975,186
2,837	6,465,105	24,627	60,892,223	35	69,155		
50	31,000	568	313,300		2,400	63	68,360
101	333,500	458	834,520	1,196	2,132,090	179	385,000
1,258	2,416,643	13	242,805	1,058	2,169,373	9	25,500
888	2,092,244	1,081	2,191,981	540	1,544,789	639	1,455,962
4,580	13,622,857	15,439	28,909,003		6,054,820		
46	17,100	1,718	429,687			95	39,000
165	362,705	1,378	2,017,690		42,413	897	1,541,940
1,229	2,895,517	3,954	8,771,758	101	1,535,957	2,744	9,484,844
498	879,340	2,298	3,614,690		120,525	2,331	4,142,612
101	358,678	1,316	4,930,169	2,101	6,558,910	1,577	7,368,277
2,197	2,400,709	22,616	20,793,291	279	533,571		
25	73,500	3,344	6,415,745		58,000	466	823,130
100	291,072	990	1,969,643	1,482	2,721,002	1,583	3,861,713
344	896,101	1,624	3,308,177	137	531,064	1,571	4,360,513
455	1,148,992	5,096	9,246,071	254	1,387,318	2,762	5,769,572
257	480,898	2,418	3,076,508	77	211,092	1,424	3,307,607
205	547,438	1,378	3,188,341	38	179,500	577	1,177,575
463	977,163	3,057	7,677,452			1,238	3,549,411
36,553	\$34,817,394	170,313	\$904,381,008	9,235	\$31,939,057	51,531	\$120,726,604
		482	\$331,900				
34	\$38,000	1,354	1,082,950	1,003	\$2,210,000	15	\$19,000
35	78,000	5,900	8,780,186	25	18,750	108	\$175,500
23	31,500	166	221,500			18	32,000
92	\$145,500	7,902	\$10,436,536	1,028	\$2,223,750	141	\$226,500

Table VII.—Life Insurance Companies--Business

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1899.		POLICES ISSUED IN 1900.		POLICES TER- MINATED IN 1900.	
	No.	Amount	No.	Amount.	No.	Amount.
<i>Wisconsin Company</i>						
Northwestern Mutual Life.....	25,569	\$52,500,453	2,142	\$4,413,205	1,818	\$3,710,990
<i>Companies of other states.</i>						
Aetna Life.....	4,869	7,103,437	969	1,549,390	134	476,752
Connecticut Mutual Life.....	1,396	2,504,711	52	79,695	39	69,160
Equitable Life.....	4,222	10,141,312	614	2,278,050	352	868,662
Federal Life.....			212	93,000	40	20,000
Fidelity Mutual Life.....	742	1,406,394	202	320,000	182	332,247
Germania Life.....	709	991,861	53	58,750	57	83,560
Home Life.....	690	1,299,079	214	239,999	97	134,829
Illinois Life.....	117	197,500	60	78,500	54	82,500
Manhattan Life.....	544	820,215	138	209,485	54	138,897
Massachusetts Mutual Life.....	485	1,004,708	34	242,500	40	103,748
Metropolitan Life.....	*2,166	1,790,225	1,781	1,462,351	1,007	816,123
Michigan Mutual Life.....	663	921,156	589	545,261	202	239,762
Mutual Benefit.....	1,708	3,719,822	304	737,673	175	377,616
Mutual Life.....	6,805	14,003,061	1,722	2,616,900	330	1,029,283
National Life and Trust.....			72	38,450		
National Life of the U. S. A....	832	1,138,042	70	101,238	162	213,557
National Life.....	1,916	3,079,478	578	755,431	271	404,618
New England Mutual Life.....	300	517,523	33	101,043	15	22,842
New York Life.....	9,118	17,532,941	2,311	3,628,627	796	1,214,988
Northwestern Life and Savings.	91	33,700	250	83,450	51	12,000
Pacific Mutual Life.....	35	49,030	24	38,000	6	21,000
Penn Mutual Life.....	1,187	3,048,500	382	1,498,750	231	840,550
Phoenix Mutual Life.....	1,203	1,654,801	385	574,014	183	242,239
Provident Savings Life.....	597	1,397,814	128	613,300	120	374,699
Prudential.....	*2,112	2,174,234	1,117	1,187,094	479	408,750
Security Mutual Life.....	89	132,076	9	14,728	10	14,540
Security Trust and Life.....	22	45,479	27	48,500	17	44,318
Travelers.....	403	704,852	53	131,500	30	50,789
Union Central Life.....	1,483	2,642,361	298	567,865	87	159,000
Union Mutual Life.....	203	270,405	29	51,912	19	25,988
United States Life.....	1,605	2,130,777	211	310,538	283	454,758
Washington.....	75	219,760	8	12,000	12	69,000
Total.....	71,116	\$133,952,900	15,029	\$24,702,219	7,547	\$13,091,702
<i>Stipulated Premium Life Insurance Companies.</i>						
American Life and Investment Co., Madison, Wisc.....			552	\$104,150	482	\$351,900
Northwestern Nat'l Life Ins. Co., Madison, Wisc.....	6,832	\$11,052,100	1,223	2,017,050	2,325	3,314,550
Northwestern Nat'l Life Ins. Co., Minneapolis, Minn.....	1,957	2,482,859	1,136	1,728,302	439	635,552
Wisconsin Life Ins. Co., Madi- son, Wisc.....	832	1,264,964	152	282,398	189	255,000
Total.....	9,651	\$14,799,914	3,066	\$4,431,900	3,435	\$1,557,002

\* Industrial business not included.  
Note. — Decrease.

# STATISTICAL TABLES.

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in Wisconsin, Year ending December 31, 1900.

POLICIES IN FORCE DEC. 31, 1900.		Increase or decrease.	PREMIUMS RECEIVED.		Claims unpaid Dec. 31, 1899.	CLAIMS IN- CURRED IN 1900.		CLAIMS PAID IN 1900.	
No.	Amount.		Amount.			No.	Amount.	No.	Amount.
25,893	\$53,202,668	\$702,215	\$1,937,359 48	\$37,275 14	294	\$572,311 91	293	\$570,870 03	
5,524	8,176,075	1,072,638	315,645 09	8,371 00	76	163,719 00	81	105,668 61	
1,379	2,515,216	10,335	51,171 30		8	69,660 00	17	64,180 00	
4,514	11,580,733	1,409,421	315,161 94	3,000 00	49	80,683 00	46	76,933 00	
172	73,000	73,000	2,730 26						
762	1,394,147	-12,217	39,289 87		4	15,199 50	3	5,199 50	
705	967,051	-21,810	87,218 19	1,000 00	17	30,371 53	15	26,205 53	
507	1,424,219	125,170	54,665 24		18	35,808 83	17	35,608 83	
123	183,500	-14,000	4,353 02	2,000 00	1	1,000 00	2	3,000 00	
629	880,803	70,588	27,880 63	2,000 00	6	5,200 00	8	7,200 00	
479	1,143,458	138,752	29,639 10	2,500 00	2	4,000 00	3	6,500 00	
2,940	2,436,453	646,228	80,308 51		17	22,613 09	16	22,113 00	
1,040	1,226,686	303,530	40,322 54		3	4,825 00	3	4,825 00	
1,337	4,037,879	338,057	163,030 64	50 00	28	42,259 00	24	37,559 00	
8,197	15,590,678	1,587,617	569,197 51	29,044 76	100	210,351 51	99	239,313 22	
72	33,450	35,450	3,298 70						
740	1,025,724	-112,318	31,714 61		5	6,000 00	5	5,100 00	
2,223	3,430,290	350,782	132,422 26	4,000 00	8	20,000 00	11	21,600 00	
318	596,724	78,201	17,148 73		7	8,000 00	7	8,000 00	
11,638	19,944,640	2,411,889	747,901 66	41,894 20	84	163,157 76	83	176,926 85	
290	105,150	71,450	13,769 53						
53	66,030	17,000	2,257 02						
1,338	3,701,700	656,200	142,636 43	6,060 00	8	11,563 00	10	13,623 00	
1,405	1,896,576	331,775	168,633 79		8	19,400 00	18	19,400 00	
605	1,532,425	234,611	38,020 33	3,000 00	3	9,000 00	5	12,000 00	
2750	2,952,578	772,344	209,635 20		8	4,505 83	7	3,505 83	
84	132,234	188	3,194 82						
33	49,861	4,182	1,785 10		1	2,000 00	1	2,000 00	
425	789,523	80,711	15,459 87		18	20,596 00	17	17,596 00	
1,694	3,051,226	408,865	93,364 70	1,000 00	2	2,883 00	3	3,883 00	
216	236,320	25,925	9,718 66		6	3,338 78	5	2,964 68	
1,523	1,986,537	-144,220	73,770 09		17	32,914 20	16	32,347 90	
71	162,760	-47,000	3,112 20		2	11,000 00	2	11,000 00	
79,491	\$145,569,717	.....	\$5,415,855 02	\$141,685 10	800	\$1542,410 90	803	\$1,535,053 05	
70	\$52,250	\$52,500	\$2,593 56						
6,334	10,055,200	-996,900	316,238 68	\$41,500 00	91	\$149,200 00	95	\$163,000 00	
2,685	3,575,600	.....	.....	12,000 00	13	13,750 00	15	18,750 00	
795	1,292,362	27,398	31,911 57		4	4,000 00	4	4,000 00	
9,893	\$14,974,412	.....	\$37,843 81	\$53,500 00	108	\$166,960 00	114	\$185,750	

TABLE I.—*Fidelity and Casualty Insurance*

Name of Company.	Location.	Real estate.	Mortgage loans on real estate.
<i>Surety Companies.</i>			
Aetna Indemnity Co.....	Hartford, Conn.....		
American Bonding and Trust Co.....	Baltimore, Md.....	\$23,461 44	\$150,561 86
American Surety Co.....	New York, N. Y.....	3,028,217 16	18,583 78
City Trust Safe Deposit and Surety Co.....	Philadelphia, Pa.....	537,006 96	69,700 00
Fidelity and Deposit Co.....	Baltimore, Md.....	630,000 00	
National Surety Co.....	New York, N. Y.....	11,225 00	13,704 39
Pacific Surety Co.....	San Francisco, Cal..	3,721 46	166,111 03
United States Fidelity and Guaranty Co.....	Baltimore, Md.....	138,467 04	300 00
<i>Casualty Companies.</i>			
Aetna Life Ins Co. (Accd. Dept.).....	Hartford, Conn.....		1,963,450 00
American Credit Indemnity Co.....	New York, N. Y.....		
Central Accident Ins. Co.....	Pittsburg, Pa.....	2,395 50	164,025 00
Continental Casualty Co.....	Hammond, Ind.....		195,400 00
Employers Liability Assurance Corp.....	London, England.....		
Fidelity and Casualty Co.....	New York, N. Y.....	557,737 29	
Frankfort American Ins. Co.....	New York, N. Y.....		
Frankfort Marine, Accident and Plate Glass Ins. Co.....	Frankfort on the Main, Germany.....		
General Accident Assurance Corp.....	Perth, Scotland.....		
Guarantee Co. of North America.....	Montreal, Canada.....	73,600 62	1,000 00
Hartford Steam Boiler Insp. & Ins. Co.....	Hartford, Conn.....	30,712 00	458,450 00
Lloyds Plate Glass Ins. Co.....	New York, N. Y.....	245,763 18	
London Guaranty and Accident Co.....	London, England.....		
Maryland Casualty Co.....	Baltimore, Md.....		
Metropolitan Plate Glass Ins. Co.....	New York, N. Y.....	150,000 00	
National Indemnity and Ins. Co.....	Baltimore, Md.....		
New Amsterdam Casualty Co.....	New York, N. Y.....		
New Jersey Plate Glass Ins. Co.....	Newark, N. J.....	5,648 56	147,400 00
New York Plate Glass Ins. Co.....	New York, N. Y.....		2,500 00
North American Accident Ins. Co.....	Chicago, Ill.....		83,050 00
Ocean Accident and Guaranty Corp.....	London, England.....		
Pacific Mutual Life Ins. Co. (Accd. Dept.).....	San Francisco, Cal..		
Preferred Accident Ins. Co.....	New York, N. Y.....		
Standard Life and Accd. Ins. Co.....	Detroit, Mich.....	87,930 43	255,687 00
Travelers Ins Co (Accd. Dept.).....	Hartford, Conn.....		
Union Casualty and Surety Co.....	St. Louis, Mo.....		89,985 00
United States Casualty Co.....	New York, N. Y.....	5,000 00	
Total.....		\$5,510,849 64	\$3,779,908 04
<i>Mutual Casualty Company.</i>			
Bankers Mutual Casualty Co.....	Des Moines, Ia.....		

# STATISTICAL TABLES.

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## Companies — Assets — December 31, 1900.

Collateral loans.	Bonds and stocks.	Cash in office and in bank.	Interest and rents due and accrued.	Uncollected premiums.	All other assets.	Total assets.
	\$20,955 59	\$17,576 53	\$3,661 59	\$7,742 42	\$11,266 25	\$331,205 31
\$271,755 61	929,990 52	81,165 39	17,643 58	60,073 85	103,443 84	1,641,065 67
644,211 57	1,079,417 85	263,930 37	30,179 38	93,081 60	59,861 78	5,217,513 48
1,329,597 24	434,475 50	649,899 90	23,913 00	9,330 3	271,402 37	3,318,355 32
	3,361,357 00	319,581 71		97,372 08		4,381,313 79
82,000 00	1,211,903 25	67,967 70	8,416 72	43,923 75	89,400 84	1,508,511 65
54,931 81	79,728 73	10,063 59	2,651 94	6,725 10	3,440 34	325,374 02
790,783 11	850,918 11	286,740 52	16,445 36	172,735 87	19,781 94	2,256,197 83
	273,020 00	187,296 00	8,930 74		27,830 90	2,460,526 76
	321,036 88	56,318 0	500 00	34,185 06	161,179 01	580,266 98
36,161 66		51,270 92	2,198 77	29,674 65	5,972 84	291,699 36
2,000 00	94,585 38	23,372 77	4,240 12	73,787 91	15,585 99	408,952 17
	1,281,534 75	34,678 91	1,134 58	224,716 3		1,551,383 60
	2,463,779 28	119,314 30	3,739 71	311,156 4	440,488 59	3,938,915 60
	395,821 39	49,371 28	4,923 83	37,332 2	2,996 21	490,437 43
	521,291 67	110,558 73	13,122 46	181,689 07	12,595 01	842,286 98
	324,531 50	10,141 08	2,941 66	8,452 88	34 19	316,104 32
	811,855 55	125,958 40	7,951 08	6,412 0	15,281 00	1,042,121 71
	1,736,064 00	150,068 37	12,616 93	223,391 28	89,724 48	2,701,027 06
	302,800 28	21,325 10		45,551 14	33,722 49	651,165 19
	971,578 63	50,899 09	9,724 08	99,193 33	40,121 77	1,171,519 90
603,850 00	1,192,339 38	117,337 63	4,430 00	256,101 60	152,015 92	2,326,095 53
	225,637 92	24,534 82	482 92	30,803 05	31,347 54	466,876 25
	121,320 00	7,825 70		5,505 50	1,282 00	138,933 20
	234,057 50	125,918 79	3,622 77	64,239 11	2,487 50	580,385 67
		16,124 54	1,516 44	12,614 89	5,051 62	188,455 05
	294,960 99	25,509 77		30,821 48	38,724 01	396,516 25
14,000 00	35,101 34	23,554 41	2,013 99	50,503 17	4,239 79	212,765 75
	1,315,081 34	30,370 39	8,217 50	41,791 90	13,749 16	1,439,212 29
	290,000 00	862 60		127,711 35	516 00	419,150 95
	616,386 60	170,748 46	2,788 15	88,550 00	20,845 40	899,231 61
	514,427 52	96,702 47	12,019 10	183,822 63	7,603 48	1,155,222 63
	4,909,379 53	476,331 83	43,150 87		555,802 12	5,994,684 40
	250,000 00	41,441 04	2,300 95	72,379 01	20,905 48	477,011 52
	1,000,340 91	78,976 38	6,324 98	58,148 16		1,148,790 38
\$1,777,326 88	\$24,868,819 95	\$1,025,103 57	\$270,992 71	\$2,820,602 28	\$2,272,732 21	\$31,326,345 29
		\$1,791 50		\$0,372 83	\$75,821 21	\$89,988 54

TABLE II—Fidelity and Casualty Insurance Companies—

NAME OF COMPANY.	UNPAID CLAIMS.		
	Due and unpaid.	Adjusted, not due, and unadjusted.	Resisted.
<i>Surety Companies.</i>			
Aetna Indemnity Co. ....		\$9,065 75	
American Bonding & Trust Co. ....		24,803 49	
American Surety Co. ....		96,237 68	\$196,378 49
City Trust, Safe Deposit & Surety Co. ....	\$250 00	8,076 19	54,199 71
Fidelity & Deposit Co. ....	4,479 89	45,127 81	105,555 39
National Surety Co. ....		25,504 55	19,037 59
Pacific Surety Co. ....		2,500 00	1,700 00
United States Fidelity & Guaranty Co. ....		20,120 48	10,150 86
<i>Casualty Companies.</i>			
Aetna Life Ins. Co. (Accident Dept.) ....		46,667 71	60,227 14
American Credit Indemnity Co. ....		13,981 43	5,551 00
Central Accident Ins. Co. ....		2,150 00	3,125 00
Continental Casualty Co. ....		703 60	1,446 48
Employers Liability Assurance Corp. ....		56,340 00	280,500 00
Fidelity & Casualty Co. ....		214,325 78	526,754 82
Frankfort American Ins. Co. ....		15,170 74	36,300 00
Frankfort Mar., Acc. & Plate Glass Ins. Co. ....		101,543 51	124,700 00
General Accident Assurance Corp. ....		10,637 11	1,350 00
Guarantee Co. of North America. ....		30,772 56	33,715 32
Hartford Steam Boiler Insp. & Ins. Co. ....		17,851 85	
Lloyds Plate Glass Ins. Co. ....		3,399 74	
London Guarantee & Accident Co. ....		49,829 80	246,340 00
Maryland Casualty Co. ....		71,798 44	127,559 50
Metropolitan Plate Glass Ins. Co. ....		5,543 96	
National Indemnity & Ins. Co. ....		1,125 00	
New Amsterdam Casualty Co. ....		23,232 00	13,235 00
New Jersey Plate Glass Ins. Co. ....	335 98	1,215 96	
New York Plate Glass Ins. Co. ....		3,253 58	
North American Accident Ins. Co. ....		8,182 22	
Ocean Accident & Guarantee Corp. ....		5,806 00	48,240 88
Pacific Mutual Life Ins. Co. (Acc. Dept.) ....		5,000 00	7,500 00
Preferred Accident Ins. Co. ....		61,000 00	17,000 00
Standard Life & Accident Ins. Co. ....		68,085 00	112,440 00
Travelers Ins. Co. (Accident Dept.) ....		74,072 00	705,234 29
Union Casualty and Surety Co. ....		8,970 92	32,600 00
United States Casualty Co. ....		36,070 00	61,940 00
Total ....	\$5,065 87	\$1,167,175 86	\$3,131,782 47
<i>Mutual Casualty Company.</i>			
Bankers Mutual Casualty Co. ....	\$764 53	\$225 00	\$2,400 00

# STATISTICAL TABLES.

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## Liabilities—December 31, 1900.

Reinsurance reserve.	All other claims.	Liabilities except capital and surplus.	Paid up capital.	Surplus over capital.	Total liabili- ties, including capital and surplus.
\$61,054 37	\$2,204 50	\$72,324 62	\$250,000 00	\$8,890 69	\$331,205 31
210,408 30	3,143 25	238,355 02	1,000,000 00	402,710 65	1,641,065 67
592,251 67		883,867 84	2,500,000 00	1,833,645 84	5,217,513 48
129,824 89	2,395,730 97	2,588,081 76	500,000 00	260,273 56	3,348,355 32
650,248 39		804,411 48	1,500,000 00	2,075,902 31	4,381,313 79
263,987 48	108,687 41	416,217 03	500,000 00	592,324 62	1,508,541 65
29,507 65		33,707 65	250,000 00	41,666 37	325,374 02
461,358 60		491,629 94	1,500,000 00	264,567 89	2,256,197 83
389,230 72	1,000 00	497,125 57	1,750,000 00	213,401 19	2,460,526 76
238,511 89		258,044 32	200,000 00	122,222 66	580,266 98
81,517 64	450 00	87,242 64	150,000 00	54,456 70	291,699 34
54,778 17		56,918 25	300,000 00	52,033 92	408,952 17
644,565 51	11,268 46	992,673 97	200,000 00	358,709 63	1,551,383 60
1,859,154 49	193,004 38	2,793,219 47	250,000 00	892,996 13	3,936,215 60
127,606 76		179,077 50	300,000 00	11,359 93	490,437 43
58,167 75		70,154 86	250,000 00	25,949 46	346,104 32
84,837 38	11,246 67	160,571 93	304,600 00	576,949 78	1,042,121 71
1,561,434 36		1,579,286 21	500,000 00	621,740 85	2,701,027 06
232,967 02	28,771 79	265,138 55	250,000 00	136,026 64	651,165 19
385,047 78	60,000 46	741,228 04	200,000 00	230,291 86	1,171,519 90
673,725 49	25,029 75	898,113 18	750,000 00	677,982 35	2,326,095 53
142,839 24	5,074 34	153,457 54	100,000 00	213,418 71	466,876 25
21,803 90		22,928 90	100,000 00	16,004 30	138,933 20
183,578 43	627 51	220,672 94	313,400 00	45,312 73	580,385 67
55,945 22	438 32	57,936 48	100,000 00	30,518 57	188,455 05
128,090 93	7,096 29	138,440 80	100,000 00	158,075 45	396,516 25
63,293 34	3,220 83	74,696 39	100,000 00	38,069 36	212,765 75
259,569 38		313,616 26	200,000 00	925,596 03	1,439,212 29
168,131 07		180,631 07	200,000 00	38,519 38	419,150 95
430,068 78	12,723 35	510,790 13	200,000 00	178,441 48	899,231 61
506,484 75	12,851 36	699,861 11	250,000 00	205,361 52	1,155,222 63
1,621,086 74	335,000 00	2,735,393 03	1,000,000 00	2,249,291 37	5,984,684 40
92,041 88	1,185 00	134,797 80	250,000 00	92,213 72	477,011 52
352,116 52	33,663 86	483,790 38	300,000 00	365,000 00	1,148,790 38
<b>\$13,173,542 45</b>	<b>\$3,242,416 50</b>	<b>\$20,714,917 28</b>	<b>\$16,818,000 00</b>	<b>\$13,793,428 01</b>	<b>\$51,326,345 29</b>
<b>\$63,755 70</b>	<b>\$19,281 56</b>	<b>\$86,426 79</b>		<b>\$3,561 75</b>	<b>\$89,988 54</b>



TABLE III—Fidelity and Casualty Insurance Companies—

NAME OF COMPANY.	PREMIUMS			
	Accident and health.	Employers' liability.	Burglary.	Fidelity and surety.
<i>Surety Companies.</i>				
Aetna Indemnity Co. ....				\$76,064 64
American Bonding & Trust Co. ....				331,510 19
American Surety Co. ....				986,966 39
City Trust, Safe Deposit and Surety Co. ....				222,607 38
Fidelity and Deposit Co. ....				1,138,262 47
National Surety Co. ....				558,746 78
Pacific Surety Co. ....				40,970 16
United States Fidelity and Guaranty Co. ....			\$9,587 11	767,221 81
<i>Casualty Companies.</i>				
Aetna Life Ins. Co. (Acc. Dept.) ....	\$1,106,408 53			
American Credit Indemnity Co. ....				453,420 41
Central Accident Ins. Co. ....	175,323 40			
Continental Casualty Co. ....	219,861 07			
Employers Liability Assur. Cor. ....	151,090 98	\$1,220,490 53		22,065 84
Fidelity and Casualty Co. ....	1,113,283 24	1,377,229 80	297,418 84	290,884 99
Frankfort American Ins. Co. ....	3,652 74	147,640 68		
Frankfort Mar., Acc. & Plate Glass Ins. Co. ....	165,766 02	683,810 95		
General Accident Assur. Corp. ....	156,212 05	454 00	35,210 02	
Guarantee Co. of North America ....				156,271 68
Hartford Steam Boiler Insp. & Ins. Co. ....				
Lloyd's Plate Glass Ins. Co. ....				
London Guarantee and Acc. Co. ....	171,773 02	739,278 98		
Maryland Casualty Co. ....	177,920 66	1,103,998 30		*28,407 65
Metropolitan Plate Glass Ins. Co. ....				
National Indemnity and Ins. Co. ....	36,128 10			
New Amsterdam Casualty Co. ....	59,127 90	223,445 76	61,587 35	
New Jersey Plate Glass Ins. Co. ....				
New York Plate Glass Ins. Co. ....				
North American Acc. Ins. Co. ....	129,190 61			
Ocean Acc. and Guarantee Corp. ....	16,630 33	222,453 58	32,978 64	190,655 93
Pacific Mutual Life Ins. Co. (Acc. Dept.) ....	478,761 85			
Preferred Accident Ins. Co. ....	1,087,558 03			
Standard Life and Acc. Ins. Co. ....	733,007 73	445,659 63		
Travelers Ins. Co. (Acc. Dept.) ....	2,211,147 44	1,243,945 12		
Union Casualty and Surety Co. ....	192,377 19	66,186 37		
United States Casualty Co. ....	407,748 00	349,083 79	*18,540 12	
Totals ....	\$8,792,968 89	\$7,823,677 50	\$455,322 08	\$5,314,056 32
<i>Mutual Casualty Company.</i>				
Bankers Mutual Casualty Co. ....			\$35,107 95	

# STATISTICAL TABLES.

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## Income—Year Ending December 31, 1900.

RECEIVED.		Rents.	Interest and dividends.	From all other sources	Total income.	Excess or deficiency of income.
Plate glass	Steam boiler.					
\$44,110 07			\$9,922 48	\$1,000 00	\$131,097 19	\$15,105 86
			55,638 17	31,922 36	469,070 72	58,786 77
		\$185,657 42	79,027 42	103,418 85	1,355,070 08	74,330 40
		13,593 45	99,626 45	7,887 24	343,694 52	31,107 88
		38,453 32	135,671 43	73,743 53	1,386,130 75	163,616 46
			40,588 33	58,205 24	657,540 35	134,979 60
3,716 51	\$5,968 20		17,713 00	491 53	68,849 40	15,075 63
		4,306 34	57,791 63	30,544 20	869,451 69	85,786 52
			22,882 30		1,129,299 83	121,075 25
			11,227 09	\$2,473 57	467,121 07	153,956 60
25,072 03		153 00	12,114 94		222,363 37	11,292 85
4,894 67			7,658 84	10,000 00	242,414 58	21,185 82
			52,503 91	42,202 36	1,488,353 62	276,476 23
213,905 15	279,880 34	63,471 68	97,978 65	12,305 00	3,746,257 69	315,953 42
57,296 12	20,210 41		9,900 00	15,867 56	254,567 51	47,553 77
49,378 76			6,550 00	180,000 00	1,085,505 73	119,753 16
			9,688 68	744 91	202,313 66	31,359 20
		2,355 25	39,094 12	1,858 93	199,579 98	29,383 88
	1,148,040 14	5,867 34	110,041 82	24,336 75	1,288,276 05	165,424 99
426,814 29		11,759 35	12,597 73	5,906 18	457,677 65	17,277 97
			33,113 61		944,165 61	123,994 97
69,515 04	67,577 29		76,880 87	56,920 14	1,581,220 05	316,650 25
283,030 88		1,876 64	10,313 13		295,220 65	23,868 59
			4,011 51		40,139 61	8,047 93
			10,453 13	48,620 00	403,234 14	109,687 62
106,673 27		550 00	7,645 71	836 40	114,705 38	8,565 91
248,079 29			12,193 14	156 35	260,428 78	14,753 03
			5,296 65		134,487 26	20,793 56
	7,421 71		40,335 09	3,281 25	513,756 53	240,269 32
					478,761 85	7,983 23
			20,641 50		7,108,199 53	136,825 59
		1,891 64	32,456 43	65,000 00	1,278,015 29	206,300 66
			210,946 68	50,134 93	3,416,174 17	588,604 51
92,773 49	4,368 15		16,105 45	100,020 00	471,830 65	52,672 45
	34,410 06		30,490 90		840,272 87	148,982 27
\$634,179 67	\$1,567,866 38	\$329,925 43	\$1,399,080 64	\$927,877 26	\$28,244,934 17	
				\$9,887 50	\$44,995 45	\$17,066 01

\*Sprinkler.

## STATISTICAL TABLES.

TABLE IV—Fidelity and Casualty Insurance Companies—

NAME OF COMPANY.	LOSSES			
	Accident.	Employers' liability.	Burglary.	Fidelity and surety.
<i>Surety Companies.</i>				
Aetna Indemnity Co. ....				\$15,461 79
American Bonding and Trust Co. ....				83,699 70
American Surety Co. ....				385,285 06
City Trust, Safe Deposit & Surety Co. ....				42,581 21
Fidelity and Deposit Co. ....				371,259 86
National Surety Co. ....				95,129 61
Pacific Surety Co. ....				1,482 75
United States Fidelity & Guaranty Co. ....			\$25 00	188,415 09
<i>Casualty Companies.</i>				
Aetna Life Ins. Co. (Acc. Dept.)	\$453,571 89			* 75,352 13
American Credit Indemnity Co. ....				
Central Accident Ins. Co. ....	52,448 24			
Continental Casualty Co. ....	121,799 78			
Employers Liability Assur. Corp.	61,765 36	\$516,779 32		8,787 48
Fidelity and Casualty Co. ....	441,249 42	842,238 67	127,574 77	43,020 77
Frankfort American Ins. Co. ....	953 72	43,234 28		
Frankfort Marine, Accd. and Plate Glass Ins. Co. ....	110,337 34	392,976 24		
General Accident Assur. Corp.	61,170 84	903 00	13,951 97	
Guarantee Co. of North America				43,244 19
Hartford Steam Boiler Insp. & Ins. Co. ....				
Lloyds Plate Glass Ins. Co. ....				25 00
London Guarantee and Accd. Co.	91,281 97	319,359 35		
Maryland Casualty Co. ....	78,604 04	325,460 67	13,424 92	
Metropolit'n Plate Glass Ins. Co.				
National Indemnity and Ins. Co.	8,356 12			
New Amsterdam Casualty Co. ....	20,319 49	62,447 22	29,501 42	
New Jersey Plate Glass Ins. Co.				
New York Plate Glass Ins. Co.				
North American Acc. Ins. Co. ....	39,972 68			
Ocean Acc. & Guarantee Corp.	733 78	30,039 55	6,102 04	*32,403 74
Pacific Mutual Life Ins. Co. (Acc. Dept.)	199,739 61			
Preferred Accident Ins. Co. ....	348,386 45			
Standard Life and Acc. Ins. Co.	336,180 42	192,607 36		
Travelers Ins. Co. (Acc. Dept.)	1,037,740 66	501,398 44		
Union Casualty and Surety Co. ....	93,947 02			
United States Casualty Co. ....	135,599 87	148,428 99		13,708 81
Totals .....	\$3,691,358 70	\$3,375,873 09	\$180,580 06	\$1,849,857 18
<i>Mutual Casualty Company.</i>				
Bankers Mutual Casualty Co. ....			\$35,361 73	

\*Credit.

†Sprinkler.

# STATISTICAL TABLES.

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## Disbursements—Year Ending December 31, 1900.

PAID.		Dividends to stockholders.	Commissions, salaries and expenses of agents.	Office salaries and medical examiners fees.	All other payments.	Total disbursements.
Plate glass.	Steam boiler.					
\$23,182 06		\$60,000 00	\$50,197 63	\$12,492 69	\$14,657 14	\$115,991 33
		200,000 00	119,833 53	45,034 61	111,716 11	410,283 96
			252,652 78	184,296 37	258,506 48	1,280,739 68
		30,030 00	78,094 60	61,721 51	100,159 32	312,586 64
		262,447 50	279,261 34	129,729 16	179,816 43	1,222,514 29
		50,000 00	116,302 64	113,609 29	147,519 21	522,560 75
1,596 20	\$850 86	15,000 00	7,156 60	15,562 15	12,135 21	53,773 77
		75,000 00	270,931 73	74,859 63	174,433 12	783,664 57
		43,750 00	389,709 37	37,455 63	83,727 69	1,008,214 58
		18,000 00	128,023 14	35,202 33	56,586 87	313,164 47
16,277 70		12,000 00	93,242 75	16,554 81	20,547 02	211,070 52
3,521 47		12,000 00	68,616 47	25,630 39	32,032 29	263,600 40
	587 00		342,377 73	52,604 03	229,729 55	1,211,877 39
100,967 68	57,777 09	50,000 00	1,107,678 67	377,347 74	282,449 52	3,430,304 27
44,124 46	763 46		92,854 46	13,730 48	11,352 88	207,013 74
24,425 10		6,000 00	366,733 49	13,154 29	52,126 11	965,752 57
			52,695 70	24,394 20	17,834 75	170,950 46
		24,368 00	25,806 02	51,082 89	25,696 00	170,196 10
	19,331 53	80,000 00	389,689 56	415,401 37	103,428 80	1,122,851 06
221,180 59		25,000 00	136,578 63	51,628 42	39,967 98	474,355 62
		48,154 92	257,986 98	46,397 19	56,965 23	820,170 64
28,410 29	14,130 63	89,970 25	502,949 87	124,450 99	197,168 14	1,364,569 80
137,355 09		20,000 00	100,814 62	32,785 00	28,134 53	319,089 24
			19,290 27	9,654 96	10,886 19	48,187 54
			113,422 81	37,346 38	30,509 20	293,546 52
45,330 27		6,000 00	36,798 18	8,841 30	9,169 72	106,139 47
129,341 09		10,000 00	86,505 95	26,743 80	22,590 97	275,181 81
			38,104 37	16,329 45	19,287 20	113,693 70
	23 22		111,535 74	34,117 08	58,532 06	273,487 21
			185,213 41	30,173 38	71,618 68	486,745 08
		12,000 00	387,078 77	95,098 50	128,810 22	971,373 94
		10,000 00	367,387 86	65,611 79	99,927 20	1,071,714 63
		150,000 00	1,043,972 03	168,898 49	225,560 04	3,127,569 66
46,849 54			119,799 06	28,570 28	44,877 51	419,158 20
	1,036 10		246,046 31	91,873 94	72,014 20	691,290 60
\$822,505 56	\$184,499 89	\$1,309,720 67	\$7,985,342 87	\$2,593,374 52	\$3,030,469 57	\$25,023,582 11
			\$2,820 40	\$10,340 06	\$13,539 27	\$62,061 46

TABLE V—Fidelity and Casualty Insurance Companies—

NAME OF COMPANY.	Risks in force Dec. 31, 1900.	Risks written in 1900.
<i>Surety Companies.</i>		
Aetna Indemnity Co. ....	\$15,801,949	\$20,913,688
American Bonding and Trust Co. ....	70,917,892	97,980,845
American Surety Co. ....	312,807,462	348,251,069
City Trust, Safe Deposit and Surety Co. ....	67,000,921	67,399,305
Fidelity and Deposit Co. ....	214,200,875	249,046,365
National Surety Co. ....	147,943,447	190,904,741
Pacific Surety Co. ....	8,369,424	13,808,980
United States Fidelity and Guaranty Co. ....	180,136,635	234,966,540
<i>Casualty Companies.</i>		
Aetna Life Ins. Co. (Acad. Dept.) ....	135,807,470	339,017,183
American Credit Indemnity Co. ....	5,829,882	9,399,049
Central Accident Ins. Co. ....	44,773,880	71,273,673
Continental Casualty Co. ....	2,391,890	7,757,928
Employers Liability Assurance Corp. ....	242,933,016	368,366,755
Fidelity and Casualty Co. ....	685,099,368	793,546,871
Frankfort American Ins. Co. ....	24,427,848	55,531,033
Frankfort Marine, Acad. and Plate Glass Ins. Co. ....	76,200,218	103,073,554
General Accident Ins. Corp. ....	40,109,511	168,422,446
Guarantee Co. of North America ....	43,282,954	54,723,792
Hartford Steam Boiler Insp. & Ins. Co. ....	303,422,520	133,904,232
Lloyds Plate Glass Ins. Co. ....	19,846,521	17,703,183
London Guarantee and Accident Co. ....	79,219,100	104,957,650
Maryland Casualty Co. ....	98,403,155	177,018,773
Metropolitan Plate Glass Ins. Co. ....	11,875,514	12,545,015
National Indemnity and Ins. Co. ....	1,375,875	9,267,042
New Amsterdam Casualty Co. ....	18,486,196	94,947,173
New Jersey Plate Glass Ins. Co. ....	3,678,317	5,416,700
New York Plate Glass Ins. Co. ....	11,209,527	13,987,374
North American Accident Ins. Co. ....	30,475,650	49,312,582
Ocean Accident and Guarantee Corp. ....	3,937,080	52,941,916
Pacific Mutual Life Ins. Co. (Acad. Dept.) ....	98,663,779	202,753,540
Preferred Accident Ins. Co. ....	373,915,801	572,320,000
Standard Life and Acad. Ins. Co. ....	129,634,000	196,062,970
Travelers Ins. Co. (Acad. Dept.) ....	266,957,177	634,122,551
Union Casualty and Surety Co. ....	24,076,724	49,420,586
United States Casualty Co. ....	220,052,275	529,986,385
Totals .....	\$3,922,993,897	\$6,051,051,493
<i>Mutual Casualty Company.</i>		
Bankers Mutual Casualty Co. ....	\$9,918,606	\$6,065,760

# STATISTICAL TABLES.

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## Risks, Premiums and Losses.

Risks terminated in 1900.	Risks re-insured in 1900.	Risks in force Dec. 31, 1900	Premiums received in 1900.	Losses paid in 1900.	Losses incurred.
\$17,881,365		\$17,834,273	\$120,174 71	\$38,643 87	\$47,065 16
71,912,347		96,986,591	381,510 19	83,699 70	83,699 70
350,316,860		310,741,061	986,966 39	385,285 05	682,752 65
62,128,392	\$1,931,293	70,340,542	222,607 38	42,581 21	87,322 72
201,445,956		261,801,284	1,138,262 47	371,259 86	306,471 97
154,598,282	5,180,469	179,069,437	558,746 78	95,129 61	104,108 59
9,753,095	77,500	12,347,809	50,644 87	3,929 81	8,488 96
158,750,218	5,000	256,347,857	776,808 92	188,440 09	218,711 43
314,710,033	1,025,500	159,089,120	1,106,408 83	453,571 89	532,983 20
5,925,332		9,303,699	453,420 41	75,352 13	75,352 13
65,400,873	18,010	50,628,670	210,095 43	68,725 94	74,000 00
6,293,866	885,650	2,960,302	224,755 74	125,321 25	124,662 88
319,459,099	2,978,927	288,861,735	1,393,647 35	715,226 18	744,211 98
936,759,117	123,737	541,763,385	3,572,502 36	1,612,828 34	1,367,828 44
31,516,777	115,000	48,327,104	228,739 95	89,075 92	89,075 92
95,254,443	53,852	83,965,507	898,955 73	527,738 68	527,738 68
146,929,821	973,500	60,628,969	191,876 07	76,025 81	86,662 92
55,036,181	6,777,467	42,418,692	156,271 68	43,244 19	50,374 70
112,481,308		324,845,444	1,148,040 14	109,331 53	92,887 56
19,222,114		18,327,590	426,814 39	221,180 59	221,601 61
92,979,970		91,196,800	911,052 00	410,666 32	410,666 32
149,099,067	344,000	125,978,861	1,447,419 04	450,030 55	450,030 55
13,230,887		11,189,643	283,030 88	137,355 09	140,899 05
2,411,633		8,231,283	36,128 10	8,356 12	8,356 12
62,398,474	122,000	50,912,590	344,161 01	112,268 13	134,356 65
4,256,713		4,838,639	105,673 27	45,330 27	44,885 65
13,702,385		11,494,516	248,079 29	129,341 09	128,581 94
35,694,547	630,000	43,463,685	129,190 61	39,972 68	40,329 90
13,561,846		43,817,150	470,140 19	69,302 33	124,973 58
208,504,940	3,968,252	88,944,127	478,761 85	199,739 61	208,725 93
544,776,000		401,449,000	1,087,558 03	348,386 45	385,311 45
186,967,770	2,306,500	136,420,700	1,178,667 36	528,787 78	574,579 45
612,488,311	1,439,000	387,132,427	3,455,092 56	1,379,196 08	1,520,629 59
49,866,729		23,630,581	355,705 20	225,911 35	225,911 35
503,630,050	175,000	246,233,610	809,781 97	281,356 15	229,191 27
\$5,629,744,456	\$32,078,707	\$4,312,222,227	\$25,587,750 85	\$9,692,691 61	\$10,152,229 76
5,137,073	\$2,938,050	\$7,909,243	\$35,107 95	\$35,361 73	\$53,848 99

TABLE VI—*Fidelity and Casualty Insurance Companies—*

NAME OF COMPANY.	PREMIUMS	
	Accident.	Employers' liability.
<i>Surety Companies.</i>		
Aetna Indemnity Co. ....		
American Bonding and Trust Co. ....		
American Surety Co. ....		
City Trust, Safe Deposit and Surety Co. ....		
Fidelity and Deposit Co. ....		
National Surety Co. ....		
Pacific Surety Co. ....		
United States Fidelity and Guaranty Co. ....		
<i>Casualty Companies.</i>		
Aetna Life Ins. Co. (Accd. Dept.) ....	\$4,935 80	
American Credit Indemnity Co. ....	3,900 00	
Central Accident Ins. Co. ....	4,708 94	
Continental Casualty Co. ....	11,550 57	
Employers Liability Assurance Corp. ....	11,614 72	\$20,573 98
Fidelity and Casualty Co. ....	35,969 45	22,794 65
Frankfort American Ins. Co. ....		79 50
Frankfort Marine, Accd. and Plate Glass Ins. Co. ....	2,302 77	24,330 70
General Accident Assurance Corp. ....		
Guarantee Co. of North America ....		
Hartford Steam Boiler Insp. & Ins. Co. ....		
Lloyds Plate Glass Ins. Co. ....		
London Guarantee and Accident Co. ....	8,004 80	45,741 98
Maryland Casualty Co. ....	3,925 90	14,870 81
Metropolitan Plate Glass Ins. Co. ....		
National Indemnity & Ins. Co. ....	796 50	
New Amsterdam Casualty Co. ....	801 09	2,054 30
New Jersey Plate Glass Ins. Co. ....		
New York Plate Glass Ins. Co. ....		
North American Accident Ins. Co. ....	8,254 81	
Ocean Accident & Guarantee Corp. ....	354 00	4,725 95
Pacific Mutual Life Ins. Co. (Acc. Dept.) ....	13,962 00	
Preferred Accident Ins. Co. ....	16,895 00	
Standard Life & Accident Ins. Co. ....	38,987 95	36,783 06
Travelers Ins. Co. (Acc. Dept.) ....	46,607 84	25,607 56
Union Casualty & Surety Co. ....	11,127 28	
United States Casualty Co. ....	9,556 44	1,587 36
Total .....	\$239,382 04	\$199,149 84
<i>Mutual Casualty Company.</i>		
Bankers Mutual Casualty Co. ....		

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RECEIVED.

[illegible]

•Credit.  
†Sprinkler.



TABLE VI—Fidelity and Casualty Insurance Companies—Wis-

NAME OF COMPANY.	LOSSES	
	Accident.	Employers' liability.
<i>Surety Companies.</i>		
Aetna Indemnity Co. ....		
American Bonding & Trust Co. ....		
American Surety Co. ....		
City Trust, Safe Deposit & Surety Co. ....		
Fidelity & Deposit Co. ....		
National Surety Co. ....		
Pacific Surety Co. ....		
United States Fidelity & Guaranty Co. ....		
<i>Casualty Companies.</i>		
Aetna Life Ins. Co. (Acc. Dept.) .....	\$3,676 15	
American Credit Indemnity Co. ....	*389 44	
Central Accident Ins. Co. ....	1,541 06	
Continental Casualty Co. ....	6,121 80	
Employers Liability Assurance Corp. ....	6,486 74	\$8,647 92
Fidelity & Casualty Co. ....	19,544 35	30,670 72
Frankfort American Ins. Co. ....		
Frankfort Marine, Accident & Plate Glass Ins. Co. ....	4,763 75	10,333 30
General Accident Assurance Corp. ....	1,076 51	
Guarantee Co. of North America .....		
Hartford Steam Boiler Insp. & Ins. Co. ....		
Lloyds Plate Glass Ins. Co. ....		
London Guarantee & Accident Co. ....	6,043 97	19,464 22
Maryland Casualty Co. ....	2,986 34	4,585 23
Metropolitan Plate Glass Ins. Co. ....		
National Indemnity and Ins. Co. ....	326 79	
The Amsterdam Casualty Co. ....	139 38	176 10
New Jersey Plate Glass Insurance Co. ....		
New York Plate Glass Ins. Co. ....		
North American Accident Ins. Co. ....	2,233 59	
Ocean Accident & Guarantee Corp. ....		433 65
Pacific Mutual Life Ins. Co. (Acc. Dept.) .....	8,298 74	
Preferred Accident Ins. Co. ....	6,141 01	
Standard Life & Accident Ins. Co. ....	14,714 22	16,200 58
Travelers Ins. Co. (Acc. Dept.) .....	20,086 25	2,366 80
Union Casualty & Surety Co. ....	6,170 92	1,434 10
United States Casualty Co. ....	1,379 51	809 70
Total .....	\$112,120 52	\$36,122 32
<i>Mutual Casualty Company.</i>		
Bankers Mutual Casualty Co. ....		

# STATISTICAL TABLES.

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consin Business—Year Ending December 31, 1900—Continued.

PAID.

Burglary	Fidelity.	Surety.	Plate glass.	Steam boiler.
	\$6 56		\$189 60	
		\$25 15		
	191 50	2,319 04		
	632 35	*1,225 24		
	1,372 94	4,171 66		
		\$3,207 63		
		98 58		
	9,555 07			
\$6,643 25			1,065 03	\$643 09
			336 23	
				682 48
			2,433 78	
				227 44
			1,156 42	
			872 56	
			3,035 22	
			1,333 76	
†53 07				
\$6,696 32	\$12,407 86	\$11,044 30	\$10,422 60	\$1,553 01
\$264 98				

\*Credit.  
†Sprinkler.

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TABLE VI—Fidelity and Casualty Insurance Companies—Wis-

NAME OF COMPANY.	LOSSES	
	Accident.	Employers' liability.
<i>Surety Companies.</i>		
Aetna Indemnity Co. ....		
American Bonding & Trust Co. ....		
American Surety Co. ....		
City Trust, Safe Deposit & Surety Co. ....		
Fidelity & Deposit Co. ....		
National Surety Co. ....		
Pacific Surety Co. ....		
United States Fidelity & Guaranty Co. ....		
<i>Casualty Companies.</i>		
Aetna Life Ins. Co. (Acc. Dept.) ....	\$3,802 15	
American Credit Indemnity Co. ....		
Central Accident Ins. Co. ....	1,541 06	
Continental Casualty Co. ....	6,121 80	
Employers Liability Assurance Corp. ....	6,301 74	\$7,187 92
Fidelity & Casualty Co. ....	19,544 35	30,670 72
Frankfort American Ins. Co. ....		
Frankfort, Marine, Accident & Plate Glass Ins. Co. ....	4,763 75	10,333 30
General Accident Assurance Corp. ....	1,221 51	
Guarantee Co. of North America ....		
Hartford Steam Boiler Insp. & Ins. Co. ....		
Lloyds Plate Glass Ins. Co. ....		
London Guarantee & Accident Co. ....	6,043 97	19,464 22
Maryland Casualty Co. ....	2,986 34	4,586 23
Metropolitan Plate Glass Ins. Co. ....		
National Indemnity & Ins. Co. ....	326 79	
New Amsterdam Casualty Co. ....	289 38	296 10
New Jersey Plate Glass Ins. Co. ....		
New York Plate Glass Ins. Co. ....		
North American Accident Ins. Co. ....	1,790 73	
Ocean Accident & Guarantee Corp. ....		657 21
Pacific Mutual Life Ins. Co. (Acc. Dept.) ....	8,298 74	
Preferred Accident Ins. Co. ....	5,041 01	
Standard Life & Accident Ins. Co. ....	14,714 22	16,200 58
Travelers Ins. Co. (Acc. Dept.) ....	20,086 25	2,366 80
Union Casualty & Surety Co. ....	6,170 92	1,434 10
United States Casualty Co. ....	2,193 88	463 00
Total .....	\$105,238 60	\$102,659 18
<i>Mutual Casualty Company.</i>		
Bankers Mutual Casualty Co. ....		

\*Credit.

†Automatic Sprinkler.

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**INCURRED.**

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TABLE VII—*Fidelity and Casualty Insurance Companies—Wisconsin Business—Risks, Premiums and Losses.*

NAME OF COMPANY.	Risks.	
	Written in 1900.	In force Dec. 31, 1900.
<i>Surety Companies.</i>		
Aetna Indemnity Co. ....	\$1,272,974	\$1,272,974
American Bonding & Trust Co. ....	810,684	560,602
American Surety Co. ....	2,657,987	2,471,229
City Trust, Safe Deposit & Surety Co. ....	662,819	490,708
Fidelity & Deposit Co. ....	4,439,750	4,690,955
National Surety Co. ....	2,808,209	2,836,250
Pacific Surety Co. ....	105,004	105,004
United States Fidelity & Guaranty Co. ....	4,098,782	6,184,918
<i>Casualty Companies.</i>		
Aetna Life Ins. Co. (Accident Dept.) ....	1,791,700	860,650
American Credit Indemnity Co. ....	65,000	65,000
Central Accident Ins. Co. ....	1,849,086	.....
Continental Casualty Co. ....	258,940	140,392
Employers Liability Assurance Corp. ....	7,336,110	7,336,110
Fidelity & Casualty Co. ....	12,457,560	13,259,106
Frankfort American Ins. Co. ....	150,000	150,000
Frankfort Mar., Acc. & Plate Glass Ins. Co. ....	3,295,121	3,170,121
General Accident Assurance Corp. ....	2,623,050	875,000
Guarantee Co. of North America ....	64,500	56,500
Hartford Steam Boiler Insp. & Ins. Co. ....	3,671,350	9,810,674
Lloyds Plate Glass Ins. Co. ....	285,242	270,157
London Guarantee & Accident Co. ....	4,190,500	3,971,900
Maryland Casualty Co. ....	2,977,882	3,410,606
Metropolitan Plate Glass Ins. Co. ....	124,676	124,676
National Indemnity & Ins. Co. ....	173,750	176,250
New Amsterdam Casualty Co. ....	518,900	431,400
New Jersey Plate Glass Ins. Co. ....	88,012	88,012
New York Plate Glass Ins. Co. ....	356,427	356,427
North American Accident Ins. Co. ....	2,456,868	3,485,464
Ocean Accident & Guarantee Corp. ....	729,050	1,058,550
Pacific Mutual Life Ins. Co. (Acc. Dept.) ....	4,450,200	2,527,400
Preferred Accident Ins. Co. ....	8,835,000	7,718,000
Standard Life & Accident Ins. Co. ....	7,987,000	7,987,000
Travelers Ins. Co. (Accident Dept.) ....	11,821,109	7,493,357
Union Casualty & Surety Co. ....	2,608,229	1,703,132
United States Casualty Co. ....	6,712,720	4,128,700
Total .....	\$104,734,201	\$99,267,894
<i>Mutual Casualty Company.</i>		
Bankers Mutual Casualty Co. ....	\$125,000	\$323,500

\*Credit.

# STATISTICAL TABLES.

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TABLE VII—*Fidelity and Casualty Insurance Companies—Wisconsin Business—Risks, Premiums and Losses.*

NAME OF COMPANY.	Premiums received.	Losses paid.	Losses paid.
<i>Surety Companies.</i>			
Aetna Indemnity Co. ....	\$3,991 81	\$196 16	\$196 16
American Bonding & Trust Co. ....	2,694 00	25 15	25 15
American Surety Co. ....	8,513 70	2,510 54	2,510 54
City Trust, Safe Deposit & Surety Co. ....	1,937 81	*592 89	937 50
Fidelity & Deposit Co. ....	19,694 65	5,544 60	5,714 60
National Surety Co. ....	6,944 13	3,207 63	846 95
Pacific Surety Co. ....	697 25	98 58	98 58
United States Fidelity & Guaranty Co. ....	9,977 07	9,555 07	9,555 07
<i>Casualty Companies.</i>			
Aetna Life Ins. Co. (Acc. Dept.) ....	7,935 80	3,676 15	3,802 15
American Credit Indemnity Co. ....	3,900 00	389 44	389 44
Central Accident Ins. Co. ....	4,708 94	1,541 06	1,541 06
Continental Casualty Co. ....	11,550 59	6,121 80	6,121 80
Employers Liability Assurance Corp. ....	32,604 94	15,134 66	13,489 66
Fidelity & Casualty Co. ....	88,030 57	58,556 44	58,556 44
Frankfort American Ins. Co. ....	704 30		
Frankfort Mar., Acc. & Plate Glass Ins. Co.	27,521 43	15,433 28	15,433 28
General Accident Assurance Corp. ....	2,846 06	1,076 51	1,221 51
Guarantee Co. of North America ....	327 49		
Hartford Steam Boiler Insp. & Ins. Co. ..	36,465 70	682 48	1,382 48
Lloyds Plate Glass Ins. Co. ....	5,377 98	2,433 78	2,408 28
London Guarantee & Accident Co. ....	53,746 78	25,508 19	25,508 19
Maryland Casualty Co. ....	23,561 67	7,799 01	7,799 01
Metropolitan Plate Glass Ins. Co. ....	3,117 16	1,156 42	1,256 42
National Indemnity & Ins. Co. ....	796 50	326 79	326 79
New Amsterdam Casualty Co. ....	2,855 39	315 48	585 48
New Jersey Plate Glass Ins. Co. ....	1,675 85	872 56	872 56
New York Plate Glass Ins. Co. ....	6,105 79	3,035 22	3,306 09
North American Accident Ins. Co. ....	8,254 81	2,233 59	1,790 73
Ocean Accident & Guarantee Corp. ....	8,536 05	433 65	657 21
Pacific Mutual Life Ins. Co. (Acc. Dept.) ..	13,962 00	8,298 74	8,298 74
Preferred Accident Ins. Co. ....	16,895 00	6,141 01	5,041 01
Standard Life & Accident Ins. Co. ....	75,771 00	30,914 80	30,914 80
Travelers Ins. Co. (Acc. Dept.) ....	72,215 40	22,453 05	22,453 05
Union Casualty & Surety Co. ....	14,768 39	8,938 78	8,938 78
United States Casualty Co. ....	13,251 39	2,242 28	2,685 48
Total .....	\$591,897 40	\$247,445 79	\$244,664 99
<i>Mutual Casualty Company.</i>			
Bankers Mutual Casualty Co. ....	\$2,044 02	\$264 98	\$264 98

TABLE NO. 1 — *Assessment Life Associations — Incomes and Disbursements for Year Ending Dec. 3, 1900.*

NAME OF COMPANY.	Location.	INCOME.		Total.
		From assessments and premiums.	From all other sources.	
Bankers Life Assn (Iowa)	Des Moines, Iowa ...	\$1,405,240 71	\$12,365 62	\$1,587,606 33
Bankers Life Assn. (Minn)	St. Paul, Minn. ....	855,216 78	60,963 43	915,180 61
Minnesota Scandinavian Relief Assn. ....	Redwidge, Minn. ....	103,077 85	4,475 72	107,553 57
Mutual Reserve Fund Life Ass'n .....	New York, N. Y. ...	5,883,869 56	8,421,114 96	14,304,983 54
	Total .....	\$8,247,403 90	\$8,668,920 15	\$16,915,324 05

TABLE No. 1 -- Continued.

NAME OF COMPANY.	DISBURSEMENTS.			Ratio of expenses to losses paid.	Excess of income.
	For losses and claims.	For expenses.	Total.		
Bankers Life Assn (Iowa)	\$900,944 50	\$221,074 83	\$1,122,023 33	21.54	\$165,583 00
Bankers Life Assn (Minn)	253,447 57	119,915 72	383,363 31	45.51	531,817 30
Minnesota, Scandinavian Relief Assn .....	84,934 60	15,357 45	100,312 05	18.07	7,211 52
Mutual Reserve Fund Life Assn .....	4,696,563 76	1,304,631 47	5,998,277 25	27.72	8,306,706 30
	\$5,945,944 46	\$1,658,081 47	\$7,604,006 93	27.89	\$9,311,317 12

# STATISTICAL TABLES.

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TABLE II.—Assessment Life Associations—Assets and Liabilities,  
December 31, 1900.

NAME OF COMPANY.	Admitted assets Dec. 31, 1899.	ADMITTED ASSETS.	
		Cash in office and in bank.	Real estate.
Bankers Life Assn. (Iowa) .....	\$3,705,199 12	\$135,246 89	.....
Bankers Life Assn. (Minn.) .....	957,262 12	101,123 00	.....
Minnesota Scandinavian Relief Assn.....	121,120 04	6,778 87	\$1,980 07
Mutual Reserve Fund Life Assn.....	3,460,277 50	695,527 54	576,086 31
<b>Total</b> .....	<b>\$8,243,798 78</b>	<b>\$938,676 30</b>	<b>\$578,066 38</b>

TABLE II.—Continued.

Name of Company.	Mortgage loans.	Bonds and stocks.	All other.	Total.
Bankers Life Assn. (Iowa) ....	\$2,969,063 39	\$292,851 71	\$788,978 28	\$4,186,140 27
Bankers Life Assn. (Minn.) ....	30,000 00	823,505 55	517,549 10	1,472,177 65
Minn. Scandinavian Relief As.	4,600 00	87,435 72	18,714 50	119,520 16
Mut. Reserve Fund Life Assn.	768,350 00	437,094 13	9,786,249 06	12,263,297 04
<b>Total</b> .....	<b>\$3,772,013 39</b>	<b>\$2,040,887 11</b>	<b>\$11,111,490 94</b>	<b>\$18,041,135 12</b>

TABLE II.—Continued.

Name of Company.	Losses and claims unpaid.	All others.	Total liabilities.
Bankers Life Assn. (Iowa) .....	\$88,666 00	\$4,956 07	\$93,622 07
Bankers Life Assn. (Minn.) .....	20,000 00	450 54	20,450 54
Minnesota Scandinavian Relief Assn.....	13,500 00	306 59	13,806 59
Mutual Reserve Fund Life Assn.....	1,825,128 82	179,455 87	2,004,584 69
<b>Total</b> .....	<b>\$1,957,294 82</b>	<b>\$185,169 07</b>	<b>\$2,132,463 89</b>



## STATISTICAL TABLES.

TABLE III.—*Assessment Life Associations—Ratio and Claims in Process of Settlement, December 31, 1900.*

Name of Company.	Mortuary assessments and premiums received.	Losses and claims incurred.	Ratio of loss to mortuary receipts.
Bankers Life Assn. (Iowa) .....	\$318,185 64	\$900,000 00	\$109 95
Bankers Life Assn. (Minn.) .....	164,893 20	242,000 00	146 95
Minnesota Scandinavian Relief Assn. ....	74,376 03	73,500 00	98 82
Mutual Reserve Fund Life Assn. ....	*5,883,868 56	3,744,226 11	.....
Total .....	\$6,941,323 43	\$5,059,726 11	\$118 44

\*Including reserve and expense.

TABLE III.—Continued.

NAME OF COMPANY.	CLAIMS IN PROCESS OF SETTLEMENT.			
	Due and unpaid.	Adjusted and not adjusted.	Resisted.	Total.
Bankers Life Assn. (Iowa) .....		\$78,666 00	\$10,000 00	\$88,666 00
Bankers Life Assn. (Minn.) .....		16,000 00	4,000 00	20,000 00
Minn. Scandinavian Relief As. ....		13,500 00	.....	13,500 00
Mutual Reserve Fund Life ....	\$15,000 00	1,699,155 57	110,973 25	1,825,128 82
Total .....	\$15,000 00	\$1,807,321 57	\$124,973 25	\$1,957,294 82

# STATISTICAL TABLES.

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TABLE IV.—*Assessment Life Associations—Exhibit of Policies,  
December 31, 1900.*

NAME OF COMPANY.	POLICIES IN FORCE DECEMBER 31, 1899.		POLICIES ISSUED IN 1900.	
	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa) .....	64,683	\$129,366,000	10,663	\$20,126,000
Bankers Life Assn. (Minn.) .....	10,245	22,161,500	2,497	6,913,000
Minnesota Scandinavian Relief Assn.....	5,522	5,938,600	456	345,500
Mutual Reserve Fund Life Assn.....	71,062	173,714,683	29,972	64,501,751
Total .....	151,512	\$336,170,183	42,988	\$91,886,251

TABLE IV.—Continued.

NAME OF COMPANY.	POLICIES TERMIN- ATED DURING 1900.		POLICIES IN FORCE DEC. 31, 1900.	
	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa) .....	3,118	\$6,236,000	71,628	\$143,256,000
Bankers Life Assn. (Minn.) .....	5,149	10,834,500	7,593	18,240,600
Minnesota Scandinavian Relief Assn.....	543	482,000	5,435	5,801,500
Mutual Reserve Fund Life Assn.....	19,958	48,949,060	81,076	189,267,374
Total .....	28,668	\$66,501,560	165,731	\$356,564,874

TABLE No. V.—*Assessment Life Associations—Ceased Policies;  
Mode of Termination—Year ending December 31, 1900.*

NAME OF COMPANY.	BY DEATH.		BY MATURITY.		BY EXPIRY.	
	No.	Amount.	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa).....	450	\$900,000	.....	.....	.....	.....
Bankers Life Assn. (Minn.).....	119	284,000	.....	.....	.....	.....
Minnesota Scandinavian Relief Assn..	59	73,500	.....	.....	.....	.....
Mutual Reserve Fund Life Assn.....	1,394	3,744,228	.....	.....	.....	.....
	2,022	\$1,981,728	.....	.....	.....	.....

TABLE No. V.—Continued.

NAME OF COMPANY.	BY SUR- RENDER.		BY LAPSE.		BY CHANGE AND DECREASE		NOT TAKEN.	
	No.	Am't.	No.	Amount.	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa).....	103	\$212,000	2562	\$5,124,000	.....	.....	.....	.....
Bankers Life Assn. (Minn.).....	9	26,000	1627	3,703,500	3,322	\$3,651,900	72	\$187,000
Minnesota Scandinavian Relief Assn .....	.....	.....	484	402,000	.....	6,500	.....	.....
Mutual Reserve Fund Life Assn.....	.....	.....	12262	28,888,984	3,125	8,783,500	3,177	7,532,350
	115	\$138,000	16935	\$38,118,484	6,447	\$15,444,000	3,249	\$7,719,350

# STATISTICAL TABLES.

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TABLE VI.—*Assessment Life Associations—Wisconsin Business, 1900.*

NAME OF COMPANY.	CLAIMS UN-PAID DEC. 31, 1899.		CLAIMS INCURRED DURING 1900.	
	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa) .....	.....	.....	9	\$18,000
Bankers Life Assn. (Minn.) .....	.....	.....	8	20,000
Minnesota Scandinavian Relief Assn. ....	.....	.....	4	4,000
Mutual Reserve Fund Life Assn. ....	12	\$19,700	44	73,000
Total .....	12	\$19,700	65	\$115,000

TABLE VI.—Continued.

NAME OF COMPANY.	CLAIMS PAID IN 1900.		CLAIMS UN-PAID DEC. 31, 1900.		Assessments received in 1900.
	No.	Amount.	No.	Amount.	
Bankers Life Assn. (Iowa) .....	8	\$16,000	1	\$2,000	\$28,707 75
Bankers Life Assn. (Minn.) .....	8	20,000	.....	.....	24,883 93
Minnesota Scandinavian Relief Assn. ....	3	2,000	1	2,000	10,721 85
Mut. Reserve Fund Life Assn. ....	27	41,000	29	51,700	83,357 49

TABLE VI.—*Assessment Life Associations—Wisconsin Business, 1900.*

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1899.		POLICIES ISSUED DURING 1900.	
	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa) .....	1,835	\$3,670,000	80	\$160,000
Bankers Life Assn. (Minn.) .....	594	1,388,000	155	417,000
Minnesota Scandinavian Relief Assn. ....	802	645,500	119	84,000
Mutual Reserve Fund Life Assn. ....	1,837	3,539,300	1,225	2,429,375
Total .....	5,068	\$9,232,800	1,579	\$3,090,375

TABLE VI.—Continued.

NAME OF COMPANY.	POLICIES TERMINATED DURING 1900.		POLICIES IN FORCE DEC. 31, 1900.	
	No.	Amount.	No.	Amount.
Bankers Life Assn. (Iowa) .....	30	\$60,000	1,885	\$3,770,000
Bankers Life Assn. (Minn.) .....	343	740,000	406	1,065,000
Minnesota Scandinavian Relief Assn. ....	80	60,500	841	669,000
Mutual Reserve Fund Life Assn. ....	753	1,386,350	2,309	4,572,325
Total .....	1,206	\$2,246,850	5,441	\$10,076,325

TABLE I — *Assessment Accident Associations — Income — Year Ending December 31, 1900.*

NAME OF COMPANY.	LOCATION.	INCOME.		
		From assessments.	From all other sources.	Total.
Bankers Accident Ins. Co.	Des Moines, Iowa	\$51,575 20	\$292 61	\$51,867 91
First National Accd. Co.	Milwaukee, Wis.	2,483 00	1,500 00	3,983 00
Globe Fraternal Accd. Assn.	Minneapolis, Minn.	27,232 00		27,232 00
La Crosse Mut. A.	Milwaukee, Wis.	23,573 24		23,573 24
Masonic Equitable Accd.	Boston, Mass.	87,373 01	1,547 06	88,920 07
Masons' Fraternal Accd. Assn.	Westfield, Mass.	87,811 00	12,408 00	100,219 00
National Masonic Accd. Assn.	Des Moines, Iowa	128,160 66	942 31	127,102 97
National Protective Society	Bay City, Mich.	244,177 89	56 00	244,233 80
North American Casualty Co.	Minneapolis, Minn.	19,254 35		19,254 35
Northern Accd. Co.	Menominee, Mich.	54,331 13	142 40	54,473 53
Northwestern Accd. & Benefit Assn.	Oshkosh, Wis.	2,598 50	300 00	2,898 50
Phoenix Accd. & Sick Benefit Assn.	Benton Harbor, Mich.	94,683 62		94,683 62
Travelers Protective Association	St. Louis, Mo.	183,294 03	5,155 08	188,449 11
Union Mens Mutual Ins. Co.	Duluth, Minn.	28,621 11	40 20	28,661 11
Western Relief Assn.	Oshkosh, Wis.	37,458 00	247 78	37,705 78
Woodmen Accd. Assn.	Lincoln, Neb.	101,048 97	86 58	101,129 55
Total		\$1,183,916 16	\$22,712 62	\$1,203,628 78

**TABLE I — Assessment Accident Associations — Disbursements —  
Year Ending December 31, 1900.**

NAME OF COMPANY.	DISBURSEMENTS.			Ratio of expenses claims paid.	Excess or deficiency of income.
	For losses and claims.	For expenses.	Total.		
Bankers Acc. Ins. Co.....	\$23,474 92	\$27,434 04	\$50,908 96	112.61	\$858 95
First Nat. Accident Co. ....	512 65	888 77	1,401 42	173.43	2,586 58
Globe Fraternal Acc. Assn...	8,418 72	17,497 22	25,915 94	207.85	1,316 06
La Crosse Mut. Aid.....	10,522 51	15,670 89	26,193 40	148.55	620 16
Masonic Equitable Acc. ....	53,221 96	36,096 84	89,318 80	67.82	— 198 13
Masons' Frater'l Acc. Assn.	47,752 68	57,106 50	104,859 18	119.59	— 4,640 18
National Masonic Acc. Assn.	44,148 17	30,131 38	109,414 55	68.25	17,788 42
National Protective Society	115,133 76	121,181 93	236,315 69	106.25	7,918 11
North American Cas. Co.....	6,494 87	10,814 95	17,309 82	166.52	1,944 53
Northern Accident Co. ....	25,599 38	29,118 12	54,717 50	113.75	— 243 97
Northwestern Acc. & Benefit Assn. ....	154 16	2,515 85	2,670 11	1,633.11	228 39
Phoenix Acc. & Sick Benefit Assn. ....	37,237 71	55,573 10	92,810 81	149.24	1,872 81
Travelers Protective Assn...	88,758 97	66,078 10	154,837 07	75.57	33,612 04
Union Mens Mut. Ins. Co...	9,412 12	16,777 69	26,189 81	178.25	471 50
Western Relief Assn. ....	11,472 41	25,693 54	37,165 95	223.96	539 83
Woodmen Acc. Assn. ....	39,143 67	54,440 85	93,584 52	139.08	10,545 03
<b>Total .....</b>	<b>\$521,458 66</b>	<b>\$567,019 77</b>	<b>\$1,088,478 43</b>	<b>3,268.74</b>	<b>\$117,150 35</b>

TABLE II.—*Assessment Accident Associations—Assets and Liabilities,*  
*December 31, 1900.*

NAME OF COMPANY.	Gross assets Dec. 31, 1900.	GROSS ASSETS DEC. 31, 1900.	
		Cash in office and bank.	Real estate.
Bankers Accident Ins. Co.....	\$37,630 26	\$8,664 02	.....
First National Accident Co.....	184 36	2,770 94	.....
Globe Fraternal Accident Assn. ....	6,000 78	6,532 85	.....
La Crosse Mutual Aid.....	4,662 05	1,410 12	.....
Masonic Equitable Accident .....	50,321 51	20,203 78	.....
Masons' Fraternal Accident Assn. ....	\$43,867 06	\$5,541 71	.....
National Masonic Accident Assn. ....	53,742 42	55,088 34	.....
National Protective Society .....	33,017 21	14,388 39	.....
North American Casualty Co. ....	2,797 66	4,081 39	.....
Northern Accident Co. ....	5,614 52	5,370 55	.....
Northwestern Accident & Benefit Assn.....	.....	228 39	.....
Phoenix Acc. & Sick Benefit Assn.....	5,716 75	7,393 79	.....
Travelers Protective Assn. ....	42,543 43	76,155 47	.....
Union Mens Mutual Ins. Co. ....	2,974 91	2,906 41	.....
Western Relief Assn. ....	1,739 57	1,149 06	.....
Woodmen Accident Assn. ....	16,522 11	19,565 14	\$7,500 00
Total .....	\$314,334 60	\$231,450 35	\$7,500 00

TABLE II.—Continued.

GROSS ASSETS DECEMBER 31, 1900.			LIABILITIES DECEMBER 31, 1900.		
Mortgage loans.	All other.	Total.	Loss and claims unpaid.	All other.	Total.
.....	\$30,389 18	\$39,053 20	\$16,383 93	\$75 00	\$16,458 93
.....	870 00	2,770 94	.....	.....	870 00
.....	3,305 64	7,402 85	870 00	.....	870 00
.....	37,188 00	4,715 76	631 00	503 09	1,134 09
.....	.....	57,392 68	23,387 00	1,431 00	24,818 00
.....	31,101 36	36,643 07	22,101 36	2,381 44	24,482 80
.....	20,829 00	75,917 34	19,450 00	379 00	19,829 00
\$2,322 00	25,196 78	41,907 17	1,850 00	575 00	2,425 00
.....	788 00	4,869 39	510 00	.....	510 00
.....	3,859 20	9,229 75	250 00	.....	250 00
.....	433 20	661 59	.....	101 33	101 33
.....	195 77	7,589 56	.....	66 00	66 00
.....	.....	76,155 47	20,000 00	.....	20,000 00
.....	2,143 40	5,049 81	1,025 00	.....	1,025 00
.....	2,760 34	3,909 40	741 05	999 19	1,740 29
.....	9,036 32	36,103 46	6,359 62	.....	6,359 62
\$2,322 00	\$168,097 09	\$429,369 44	\$113,558 96	\$6,511 05	\$120,070 01



TABLE III.—*Assessment Accident Associations— Ratio and Claims in Process of Settlement—December 31, 1900.*

Name of Company.	Assessments received specific and disability benefit.	Losses and claims in- curred.	Ratio of losses to specific and disability assessments.
Bankers Accident Ins. Co.....	\$13,045 02	\$16,939 60	129.85
First National Accident Co. ....	2,101 00	512 65	24.40
Globe Fraternal Accident Assn.....	8,738 00	9,288 72	117.74
La Crosse Mutual Aid .....	9,300 62	10,272 51	110.45
Masonic Equitable Accident .....	56,360 34	61,911 48	111.80
Masons' Fraternal Accident Assn.....	53,833 00	97,991 76	182.01
National Masonic Accident Assn.....	64,944 25	49,474 06	76.18
National Protective Society .....	121,777 46	115,133 76	94.54
North American Casualty Co. ....	14,418 35	6,494 87	44.36
Northern Accident Co. ....	41,461 13	21,893 00	52.80
Northwestern Accident & Benefit Assn....	276 25	147 66	53.45
Phoenix Accident & Sick Benefit Assn....	75,023 62	37,202 57	49.59
Travelers Protective Assn. ....	173,982 03	88,525 07	50.89
Union Mens Mutual Ins. Co. ....	9,843 42	9,412 12	95.62
Western Relief Assn. ....	11,350 50	12,213 46	107.46
Woodmen Accident Assn. ....	44,506 86	40,973 53	92.73
Total .....	\$699,961 79	\$578,386 87	82.63

TABLE III.—Continued.

NAME OF COMPANY.	CLAIMS IN PROCESS OF SETTLEMENT.			Total.
	Due and unpaid.	Adjusted and not adjusted.	Resisted.	
Bankers Accident Ins. Co. ....		\$6,383 93	\$10,000 00	\$16,383 93
First National Accident Co. ....				
Globe Fraternal Acc. Assn. ....		870 00		870 00
La Crosse Mutual Aid. ....		631 00		631 00
Masonic Equitable Accident. ....		1,012 00	22,375 00	23,387 00
Masons' Fraternal Accident Assn. ....		9,951 36	12,150 00	22,751 36
National Masonic Accident Assn. ....			19,450 00	19,450 00
National Protective Society. ....		1,850 00		1,850 00
North American Casualty Co. ....		510 00		510 00
Northern Accident Co. ....		250 00		250 00
Northwestern Acc. & Benefit Assn. ....				
Phoenix Acc. & Sick Benefit Assn. ....				
Travelers Protective Assn. ....		20,000 00		20,000 00
Union Mens Mutual Ins. Co. ....		1,025 00		1,025 00
Western Relief Assn. ....		741 05		741 05
Woodment Accident Assn. ....		6,459 62		6,459 62
<b>Total</b> .....		\$49,583 96	\$63,975 00	\$113,558 96

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TABLE IV.—*Assessment Accident Associations—Exhibit of Policies,  
December 31, 1900.*

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1900.	
	No.	Amount.
Bankers Accident Ins. Co. ....	4,381	\$12,045,500
First National Accident Co. ....	295	.....
Glabe Fraternal Accident Assn. ....	2,598	259,800
La Crosse Mut. Aid. ....	1,543	76,125
Masonic Equitable Accd. ....	7,045	25,730,050
Masons' Fraternal Accd. Assn. ....	9,415	39,989,902
National Masonic Accd. Assn. ....	8,368	32,023,750
National Protective Society ....	18,761	5,628,300
North American Casualty Co. ....	1,510	151,000
Northern Accd. Co. ....	4,054	2,717,800
Northwestern Accd. & Benefit Assn. ....	.....	.....
Phoenix Accd. & Sick Benefit Assn. ....	9,442	.....
Travelers Protective Assn. ....	15,025	75,125,000
Union Men's Mutual Ins. Co. ....	1,273	96,787
Western Relief Assn. ....	1,365	136,500
Woodmen Accd. Assn. ....	8,031	9,372,400
Total .....	93,107	\$201,352,914

# STATISTICAL TABLES.

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TABLE IV.—Continued.

POLICIES ISSUED DURING 1900.		POLICIES TERMIN- ATED DURING 1900.		POLICIES IN FORCE DEC. 31, 1900.		INCREASE OR DECREASE.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1,366	\$1,942,100	1,548	\$3,153,100	4,163	\$10,834,500	— 218	— \$1,211,000
129	.....	209	.....	215	.....	— 80	.....
2,825	282,500	2,861	286,100	2,562	256,200	— 36	— 3,600
1,743	82,475	1,434	62,500	1,802	96,100	309	19,975
1,923	3,506,950	2,829	7,622,800	6,139	21,613,200	— 906	— 4,116,850
1,134	3,541,250	4,037	16,148,000	6,512	27,383,152	— 2,903	— 12,606,750
7,027	25,836,250	6,467	24,372,250	9,928	33,487,750	560	1,464,000
14,042	4,212,600	14,945	4,488,500	17,858	5,357,400	— 903	— 270,900
1,612	161,200	1,485	148,500	1,637	163,700	127	12,700
6,435	2,574,000	6,201	3,410,550	4,288	1,881,250	224	836,550
682	102,300	228	34,200	454	68,100	— 228	— 34,200
9,830	.....	12,474	.....	6,798	.....	— 2,644	.....
4,656	23,280,000	2,111	10,555,000	17,570	87,850,000	2,545	12,725,000
2,101	203,837	1,703	144,537	1,671	156,087	398	59,300
4,919	491,900	3,179	317,900	3,105	310,500	1,740	174,000
10,426	5,238,650	8,296	5,004,100	10,161	9,606,950	265	631,700
70,850	\$71,455,012	70,043	\$75,743,037	93,914	\$197,064,889	.....	.....

TABLE V.--*Assessment Accident Associations—Wisconsin Business, 1900.*

NAME OF COMPANY.	POLICIES IN FORCE DEC. 31, 1900.	
	No.	Amount.
Bankers Accident Ins. Co. ....	117	\$295,000
First National Accd. Co. ....	285	.....
Globe Fraternal Accd. Assn. ....	924	92,400
La Crosse Mut. Aid. ....	1,345	69,265
Masonic Equitable Accd. ....	120	445,950
Masonic Fraternal Accd. Assn. ....	431	1,129,199
National Masonic Accd. Assn. ....	794	2,947,750
National Protective Society ....	1,066	316,800
North American Casualty Co. ....	468	46,800
Northern Accd. Co. ....	1,015	404,500
Northwestern Accd. & Benefit Assn. ....	.....	.....
Phoenix Accd. & Sick Benefit Assn. ....	.....	.....
Travelers Protective Assn. ....	807	4,035,000
Union Mens Mutual Ins. Co. ....	.....	.....
Western Relief Assn. ....	1,365	136,500
Woodmen Accd. Assn. ....	610	881,550
Total .....	9,347	\$10,800,714

TABLE V.—Continued.

POLICIES ISSUED DURING 1900.		POLICIES TERMIN- ATED DURING 1900.		POLICIES IN FORCE DEC. 31, 1900.		INCREASE OR DECREASE.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
113	\$137,300	50	\$60,950	180	\$371,350	63	\$76,350
129	.....	209	.....	215	.....	80	.....
975	97,500	1,123	112,300	776	77,600	148	14,800
1,650	80,675	1,384	59,715	1,611	90,225	266	20,960
104	126,075	85	197,175	139	374,850	19	71,100
16	49,932	203	539,851	244	639,280	187	489,919
309	971,450	495	1,613,250	608	2,306,250	86	641,500
921	276,300	868	260,400	1,109	332,700	53	15,900
824	82,400	621	621,100	671	67,100	153	20,300
2,718	1,103,200	2,313	925,200	1,460	582,500	406	198,000
682	102,300	228	34,200	454	68,100	228	34,200
96	.....	37	.....	59	.....	59	.....
66	330,000	79	295,000	794	3,970,000	13	65,000
405	36,425	157	14,400	248	22,025	248	22,025
4,919	491,900	3,179	317,900	3,105	310,500	1,740	174,000
1,481	671,050	768	568,300	1,323	984,300	713	102,750
15,408	\$4,556,807	11,799	\$5,160,742	12,996	\$10,196,780	.....	.....

TABLE VI.—*Assessment Accident Associations—Wisconsin Business, 1900.*

NAME OF COMPANY.	CLAIMS UN-PAID DEC. 31, 1899.		CLAIMS INCURRED DURING 1900.	
	No.	Amount.	No.	Amount.
Bankers Accident Ins. Co. ....	4	\$39 64	10	\$363 57
First National Accd. Assn. ....			34	512 65
Globe Fraternal Accd. Assn. ....	17	272 00	217	3,335 80
La Crosse Mut. Aid. ....	11	220 00	656	8,971 15
Masonic Equitable Accd. ....			13	5,840 35
Masonic Fraternal Accd. Assn. ....	12	2,593 55	41	1,738 52
National Masonic Accd. Assn. ....			72	3,781 40
National Protective Society ....			289	5,677 02
North American Casualty Co. ....			207	3,322 76
Northern Accd. Co. ....			298	7,201 19
Northwestern Accd. & Benefit Assn. ....			11	147 66
Phoenix Accd. & Sick Benefit Assn. ....				
Travelers Protective Assn. ....			47	6,347 89
Union Men's Mutual Ins. Co. ....			23	354 11
Western Relief Assn. ....			758	12,213 46
Woodmen Accd. Assn. ....	11	275 63	127	2,662 15
Total .....	55	\$3,450 82	2,903	\$62,536 67

TABLE VI.—Continued.

NAME OF COMPANY.	CLAIMS PAID DURING 1900.		CLAIMS UN- PAID DEC. 31, 1900.		Assess- ments re- ceived in 1900.
	No.	Amount.	No.	Amount.	
Bankers Accident Ins. Co. ....	14	\$453 21	.....	.....	\$2,041 20
First National Accd. Co. ....	34	512 65	.....	.....	2,101 00
Globe Fraternal Accd. Assn. ....	192	3,010 80	25	\$375 00	5,655 00
La Crosse Mut. Aid. ....	645	8,570 15	22	621 00	16,602 35
Masonic Equitable Accd. ....	12	5,794 35	1	46 00	1,526 00
Masonic Fraternal Accd. Assn. ....	45	3,919 74	8	410 33	4,403 00
National Masonic Accd. Assn. ....	72	3,781 40	.....	.....	8,726 00
National Protective Society ....	289	5,677 02	.....	.....	10,794 15
North American Casualty Co. ....	207	3,322 76	.....	.....	5,652 00
Western Accd. Co. ....	398	7,210 19	.....	.....	10,523 300
Northwestern Accd. & Benefit Assn. ..	11	147 66	.....	.....	552 50
Phoenix Accd. & Sick Benefit Assn. ....	.....	.....	.....	.....	404 10
Travelers Protective Assn. ....	47	6,347 89	.....	.....	7,290 40
Union Men's Mutual Ins. Co. ....	23	354 11	.....	.....	1,030 69
Western Relief Assn. ....	700	11,472 41	58	741 05	22,701 00
Woodmen Accd. Assn. ....	88	1,951 72	50	986 06	6,784 42
<b>Total .....</b>	<b>2,777</b>	<b>\$62,526 06</b>	<b>104</b>	<b>\$3,179 44</b>	<b>\$106,786 81</b>



## STATISTICAL TABLES.

TABLE I.—*Fraternal Beneficial Societies*—

NAME OF SOCIETY.	LOCATION.	INCOME.		
		From assess- ments.	All other sources.	Total.
Ancient Order United Work.	Fond du Lac, Wis.	\$216,787 95	\$25,592 04	\$242,379 99
Boh'n. R. Cat. F'st O. Union	Cleveland, O. ....	152,860 79	823 99	153,684 78
Boh'n. R. Cat. Cen. U. of W.	Milwaukee, Wis.	16,757 70	493 54	17,251 24
Catholic Knights of America	St. Louis, Mo. ....	768,319 58	39,313 48	807,633 06
Catholic Order of Foresters.	Chicago, Ill. ....	752,708 66	76,699 57	829,408 03
Cat. Relief & Benefic. Ass'n	Auburn, N. Y. ....	51,587 81	17,275 90	68,863 71
Equitable Fraternal Union.	Neenah, Wis. ....	32,939 58	4,851 58	37,791 16
Gegen. Unt. Gesell'aft. Germ.	Milwaukee, Wis.	33,247 56	11,389 12	44,636 68
Good Tem. Mnt. Ben. Ass'n	Milwaukee, Wis.	3,422 35	759 21	4,181 56
Improved Order Heptasophs	Baltimore, Md. ....	1,974,990 60	75,117 08	1,150,107 68
Ind. Order B'nai. B'righ. ....	Chicago, Ill. ....	32,367 43	8,711 63	41,079 06
Ind. Order of Foresters. ....	Toronto, Canada.	2,399,683 01	491,757 60	2,891,440 61
Ind. Seau. Working's. Ass'n.	Eau Claire, Wis.	15,300 55	2,742 60	18,043 15
Knights of Columbus. ....	New Haven, Conn.	314,828 90	72,932 42	387,761 32
Knights of Honor. ....	St. Louis, Mo. ....	3,442,662 10	111,411 46	3,554,073 56
Knights & Ladies of Honor.	Indianapolis, Ind.	1,337,567 81	33,804 34	1,371,372 15
Knights of Pythias (E. Rank).	Chicago, Ill. ....	1,329,581 03	187,739 63	1,517,320 66
K. of the G. Mut. Ben. Ass'n	Freeport, Ill. ....	110,329 90	41,577 57	151,907 47
K. of the Mac. of the World.	Port Huron, Mich.	2,543,441 21	85,949 62	2,629,390 83
L. of the Mac. of the World.	Port Huron, Mich.	575,606 29	62,574 46	638,180 75
Modern Woodmen of Amer. ....	Rock Island, Ill.	4,366,714 00	608,100 86	4,974,814 86
Milwaukee Mutual Life. ....	Milwaukee, Wis.	39,633 67	34,925 23	74,558 90
Mut. Aid Soc. of the G. Syn'd	Waverly, Iowa. ....	49,018 45	7,357 72	56,376 17
Mystic Workers of the World	Fulton, Ill. ....	89,866 66	25,380 18	115,246 84
National Protective Legion.	Waverly, N. Y. ....	301,144 50	6,494 77	307,639 27
National Union. ....	Toledo, O. ....	1,506,340 30	120,702 54	1,627,042 84
Order of Columbian Knights	Chicago. ....	133,695 78	56,779 35	190,475 13
Order of Hermann's Sons.	Milwaukee, Wis.	45,822 88	1,273 58	47,096 46
Order of Knights of the W.C.	Milwaukee, Wis.	1,818 71	18 65	1,837 36
Order of Mut. Protection. ....	Chicago, Ill. ....	83,696 17	12,582 41	96,278 58
Polish Ass'n of America. ....	Milwaukee, Wis.	24,229 97	563 00	24,792 97
Royal Arcanum. ....	Boston, Mass. ....	6,604,709 24	222,273 42	6,826,982 66
Royal Circle. ....	Springfield, Ill.	112,173 81	22,338 95	134,512 76
Royal League. ....	Chicago, Ill. ....	423,722 07	52,552 98	476,275 05
Royal Neighbors of America	Rock Island, Ill.	208,981 20	13,602 30	222,583 50
Royal Templars of Temp. ....	Buffalo, N. Y. ....	345,975 66	24,399 08	370,374 74
Turners Mut. Benefit Ass'n.	Sheboygan, Wis.	7,459 25	1,627 25	9,086 50
United Aid of Sheboygan. ....	Milwaukee, Wis.	807 10	314 69	1,121 79
United Order of Foresters. ....	Milwaukee, Wis.	39,648 82	23,887 22	63,536 04
Western Bohemian F. Ass'n.	Cedar Rapids, Ia.	23,460 97	4,714 56	28,175 53
Wis. Wid. & Orphan Don. Soc.	Mayville, Wis. ....	2,760 00	602 00	3,362 00
Womens C. Order of Foresters	Chicago, Ill. ....	311,004 57	42,718 87	353,723 44
Woodmen Circle. ....	Omaha, Neb. ....	76,822 10	25,297 96	102,119 66
Woodmen of the World. ....	Omaha, Neb. ....	1,740,088 88	314,564 70	2,054,652 78
Total. ....		\$1,755,067 57	\$2,974,181 42	\$34,729,185 99

# STATISTICAL TABLES.

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*Assets and Liabilities, December 31, 1900.*

DISBURSEMENTS.			Ratio of expenses to losses paid.	Excess or deficiency of income.
For losses and claims.	For expenses.	Total		
\$205,500 00	\$26,463 89	\$231,963 89	12.87	\$10,416 10
146,350 00	2,118 15	148,468 15	1.44	5,216 63
19,800 00	668 28	20,468 28	3.37	3,217 04
730,226 69	25,890 48	756,843 01	3.55	50,790 06
655,000 00	70,262 10	725,262 10	10.70	104,146 93
47,152 00	11,067 42	58,219 42	23.45	10,944 29
14,167 10	8,002 98	22,170 08	56.48	15,621 08
27,406 00	7,143 94	34,549 94	26.06	10,086 74
2,399 75	1,911 32	4,471 42	79.66	289 96
1,042,616 44	99,832 94	1,142,449 38	9.57	7,657 30
40,000 00	1,528 36	41,528 36	3.82	449 30
1,554,560 41	691,606 77	2,246,166 18	44.48	645,274 43
13,010 96	2,635 15	15,616 11	20.02	2,427 04
153,800 00	56,696 14	240,496 14	30.84	147,265 18
3,433,877 29	92,377 20	3,526,254 49	2.75	27,819 07
1,267,885 20	123,634 56	1,391,519 76	9.75	20,147 61
1,356,217 25	159,709 93	1,496,927 18	10.31	31,393 48
101,410 00	44,297 29	145,807 29	43.78	6,100 18
1,951,466 42	313,325 04	2,264,791 46	16.05	364,599 37
447,641 44	127,013 15	574,654 59	28.38	63,526 16
4,181,151 40	485,125 02	4,666,276 42	11.63	308,538 44
29,502 71	38,425 17	77,927 88	97.27	3,368 98
50,000 00	3,053 87	53,053 87	6.11	3,322 30
83,455 85	25,575 29	109,030 71	30.64	5,646 13
224,811 23	40,715 78	265,527 01	18.11	42,112 26
1,502,150 00	122,099 81	1,624,249 81	8.13	2,793 03
121,871 93	64,322 16	186,194 09	52.78	4,280 04
54,300 00	26 12	54,326 12	.05	7,299 66
1,500 00	2,691 94	4,191 94	179.40	2,354 58
65,067 55	16,423 09	81,490 64	25.24	14,787 94
23,678 58	1,031 55	24,710 13	4.35	82 84
6,277,075 15	160,186 49	6,439,148 99	2.55	387,833 67
96,957 00	38,202 04	135,159 04	39.40	646 28
338,470 50	49,311 74	387,782 24	14.54	88,492 81
203,800 00	19,960 53	223,760 53	9.80	1,177 03
336,457 33	33,364 51	369,821 84	9.92	512 90
7,425 00	1,936 11	9,361 11	26.07	274.61
503 46	234 93	738 39	46.52	382 31
36,656 53	19,490 14	56,146 67	53.17	6,879 37
18,000 00	4,260 77	22,260 77	23.67	5,914 76
41 20	1,978 06	2,019 26	4,824.40	1,342 74
216,700 00	54,462 95	316,162 95	20.81	37,560 49
72,906 50	24,221 28	97,127 78	33.22	44,991 88
1,702,744 55	242,049 04	1,944,793 59	14.22	109,859 19
\$28,295,663 42	\$3,297,202 48	\$31,592,865 90	11.65	\$3,136,320 09

-Deficiency.

TABLE II.—Fraternal Beneficial Societies—

NAME OF SOCIETY.	Gross as- sets Decem- ber 31, 1899.	GROSS ASSETS	
		Cash in office and bank.	Real estate.
Ancient Order United Workmen.....	\$28,380 71	\$20,977 43	.....
Bohemian Roman Catholic First C. Union..	16,562 82	13,279 45	.....
Bohemian Roman Cath. Cen. U. of Wis.....	15,483 29	1,560 85	.....
Catholic Knights of America.....	520,067 89	4,129 03	\$20,000 00
Catholic Order of Foresters.....	152,676 38	254,950 37	.....
Catholic Relief & Beneficiary Assn.....	21,667 24	15,818 01	1,020 50
Equitable Fraternal Union .....	10,338 36	14,628 64	.....
Gegenseitige Unterstuetzings Gesellschaft Germania .....	61,457 28	16,169 02	.....
Good Templars' Mut. Benefit Assn.....	1,169 97	890 11	.....
Improved Order Heptasophs .....	91,859 11	51,738 22	.....
Independent Order B'nai B'rith.....	144,195 32	1,515 02	.....
Independent Order of Foresters.....	3,996,171 03	666,860 41	563,807 35
Ind. Scandinavian Workingens Assn.....	4,595 77	3,464 91	.....
Knights of Columbus .....	351,160 08	345,701 38	.....
Knights of Honor .....	62,374 66	90,193 73	.....
Knights and Ladies of Honor.....	171,501 41	8,307 09	3,834 00
Knights of Pythias (End. Rank).....	570,287 05	410,597 54	38,104 14
Knights of the Globe Mut. Ben. Assn.....	30,154 18	26,256 78	.....
Knights of the Maccabees of the World.....	1,214,205 51	346,354 00	87,707 72
Ladies of the Maccabees of the World.....	231,294 57	178,625 53	.....
Modern Woodmen of America .....	859,894 87	649,168 62	147,761 38
Milwaukee Mutual Life .....	30,794 06	9,118 23	.....
Mut. Aid Soc. of the German Synod.....	30,007 07	7,227 04	3,926 71
Mystic Workers of the World.....	3,729 50	9,375 63	.....
National Protective Legion.....	93,803 53	73,475 48	.....
National Union .....	367,614 10	225,407 17	.....
Order of Columbian Knights .....	98,665 00	29,008 64	.....
Order of Hermann's Sons .....	48,853 86	1,123 77	1,463 02
Order of Knights of the White Cross.....	4,987 41	2,632 83	.....
Order of Mutual Protection.....	61,215 44	17,777 58	2,450 00
Polish Assn. of America .....	10,747 92	5,080 76	.....
Royal Arcanum .....	2,138,534 94	579,124 49	59,170 97
Royal Circle .....	5,769 25	11,122 97	.....
Royal League .....	129,398 48	42,825 53	.....
Royal Neighbors of America .....	41,247 04	19,070 01	.....
Royal Templars of Temperance .....	100,543 35	10,409 16	2,552 62
Turners Mut. Benefit Assn.....	9,437 55	1,462 94	.....
United Aid of Sheboygan .....	683 73	1,065 12	.....
United Order of Foresters .....	45,078 30	10,257 28	.....
Western Bohemian Fraternal Assn.....	13,034 07	18,948 83	.....
Wis. Widow & Orphan Donation Soc.....	.....	812 74	.....
Womens Catholic Order of Foresters.....	69,607 55	91,168 04	.....
Woodmen Circle .....	27,134 18	10,526 06	.....
Woodmen of the World.....	446,446 03	56,573 10	55,000 00
Total .....	\$12,332,129 89	\$4,354,770 50	\$976,798 41

# STATISTICAL TABLES.

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## Assets and Liabilities—December 31, 1900.

DECEMBER 31, 1900.			LIABILITIES DECEMBER 31, 1900.		
Mortgage loans.	All other.	Total.	Losses and claims unpaid.	All other.	Total.
.....	\$14,750 00	\$35,727 43	\$14,750 00	\$515 23	\$15,265 23
\$2,500 00	.....	21,779 45	.....	.....	.....
10,250 00	531 64	12,342 49	.....	.....	.....
.....	561,371 00	585,500 03	35,692 00	.....	35,692 00
.....	.....	254,960 37	85,000 00	.....	85,000 00
10,125 00	8,387 05	35,350 56	4,500 00	.....	4,500 00
11,200 00	939 08	26,767 72	718 00	1,475 00	2,193 00
55,375 00	.....	71,544 02	3,500 00	.....	3,500 00
.....	.....	830 11	2,000 00	.....	2,000 00
.....	64,790 85	116,519 07	62,000 00	.....	62,000 00
143,350 00	.....	144,865 02	.....	.....	.....
2,577,204 93	580,044 89	4,460,537 90	224,014 42	.....	224,014 42
.....	1,500 00	4,964 91	250 00	.....	250 00
110,000 00	43,223 88	498,925 26	26,333 65	.....	26,333 65
.....	231,696 46	321,890 19	582,166 67	624 49	582,791 16
.....	114,164 89	126,305 98	111,129 28	.....	111,129 88
36,737 77	159,529 67	644,969 12	419,161 14	.....	419,161 14
.....	11,407 60	37,664 38	16,000 00	3,218 00	19,218 00
.....	1,050,622 07	1,484,684 39	308,200 00	24,195 16	332,395 16
.....	134,000 00	312,625 53	56,000 00	12,115 61	68,115 61
.....	442,173 75	1,239,103 75	516,285 70	17,139 30	523,425 00
11,025 00	7,688 94	27,832 42	6,000 00	791 95	6,791 95
18,865 00	3,815 01	33,834 12	13,000 00	302 60	13,302 60
.....	16,360 00	25,735 63	16,460 00	3,691 62	20,151 62
30,500 00	63,138 06	167,113 54	1,013 85	.....	1,013 85
.....	152,000 00	377,407 17	248,000 00	.....	248,000 00
.....	66,793 79	95,802 43	50,700 00	.....	50,700 00
38,391 09	3,545 44	42,523 32	.....	.....	.....
.....	.....	2,632 83	.....	.....	.....
48,750 00	7,791 45	76,769 03	9,038 20	475 51	9,513 71
5,750 00	.....	10,830 76	.....	.....	.....
.....	1,944,011 86	2,582,307 22	773,923 80	1,238 30	775,162 10
.....	3,611 95	14,734 92	13,283 33	.....	13,283 33
.....	172,460 78	215,286 31	37,900 00	8,728 54	46,628 54
.....	31,000 00	50,070 01	42,000 00	.....	42,000 00
15,800 00	98,770 69	127,532 47	98,000 00	.....	98,000 00
7,700 00	.....	9,126 64	.....	.....	.....
.....	19 08	1,064 20	.....	.....	.....
27,300 00	14,565 45	52,122 73	1,750 00	500 00	2,250 00
.....	.....	18,948 83	4,000 00	177 81	4,177 81
.....	655 65	1,468 39	.....	.....	.....
.....	21,000 00	112,168 04	26,300 00	.....	26,300 00
.....	30,100 00	40,626 06	37,200 00	3,200 00	40,400 00
1,157 55	430,840 25	543,570 90	326,250 00	.....	326,250 00
\$3,175,981 34	\$6,486,291 33	\$14,993,841 58	\$4,172,520 04	\$78,889 12	\$4,251,409 16

TABLE III.—*Fraternal Beneficial Societies—Ratio and*

NAME OF COMPANY.	Mortuary assessments received.	Losses and claims incurred.
Ancient Order United Workmen .....	\$216,787 95	\$202,000 00
Bohemian Roman Catholic First C. Union .....	151,948 14	8,900 00
Bohemian Roman Catholic Central U. of Wis. ....	16,757 70	24,800 00
Catholic Knights of America .....	768,319 58	719,087 80
Catholic Order of Foresters .....	752,708 66	657,300 00
Catholic Relief and Beneficiary Assn. ....	46,698 65	47,500 00
Equitable Fraternal Union .....	32,939 58	21,000 00
Gegenseitige Unterstuetzungs Gesellschaft Germania..	28,807 56	25,750 00
Good Templars' Mut. Benefit Assn. ....	3,422 35	4,000 00
Improved Order Heptasophs .....	1,000,073 16	1,039,000 00
Independent Order B'nai B'rith .....	32,367 43	39,000 00
Independent Order of Foresters .....	2,204,062 69	1,389,634 26
Independent Scandinavian Workingmens Assn. ....	13,244 83	13,250 00
Knights of Columbus .....	292,929 86	180,000 00
Knights of Honor .....	3,442,662 10	3,296,277 29
Knights and Ladies of Honor .....	1,265,127 72	1,163,000 00
Knights of Pythias (End. Rank) .....	1,339,581 03	1,491,000 00
Knights of the Globe Mut. Benefit Assn. ....	110,329 90	95,000 00
Knights of the Maccabees of the World .....	2,193,024 64	1,901,950 00
Ladies of the Maccabees of the World .....	450,302 91	436,200 00
Modern Woodmen of America .....	4,366,714 00	4,274,500 00
Milwaukee Mutual Life .....	35,481 32	46,500 00
Mutual Aid Society of the Germ. Synod. ....	49,018 45	55,000 00
Mystic Workers of the World .....	89,866 66	91,528 00
National Protective Legion .....	239,235 25	225,814 08
National Union .....	1,506,340 30	1,568,000 00
Order of Columbian Knights .....	111,255 43	133,500 00
Order of Hermann's Sons .....	45,822 88	59,000 00
Order of Knights of the White Cross .....	1,504 21	1,500 00
Order of Mutual Protection .....	75,326 59	77,750 00
Pollak Assn. of America .....	21,289 36	17,400 00
Royal Arcanum .....	6,604,709 24	6,310,000 00
Royal Circle .....	100,544 34	109,000 00
Royal League .....	328,695 26	342,350 00
Royal Neighbors of America .....	206,981 20	231,000 00
Royal Templars of Temperance .....	344,844 07	321,175 00
Turners Mut. Benefit Assn. ....	7,459 25	7,425 00
United Aid of Sheboygan .....	557 10	500 00
United Order of Foresters .....	39,648 82	34,400 00
Western Bohemian Fraternal Assn. ....	19,168 51	21,750 00
Wis. Widow & Orphan Donation Society .....		
Womens Catholic Order of Foresters .....	301,386 33	258,000 00
Woodmen Circle .....	72,121 40	80,400 00
Woodmen of the World .....	1,708,060 26	1,557,452 55
Total .....	\$30,640,171 69	\$28,599,493 98

# STATISTICAL TABLES.

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## Claims in Process of Settlement—December 31, 1900.

Ratio of losses to mortality assessments.	CLAIMS IN PROCESS OF SETTLEMENT.			
	Due and unpaid.	Adjusted and not adjusted.	Resisted.	Total.
93.18		\$14,750 00		\$14,750 00
5.78				
148.00				
93.59	\$275 00	35,417 00		85,632 00
87.32		83,000 00	\$2,000 00	85,000 00
101.72	1,500 00	3,000 00		4,500 00
63.75		718 00		718 00
89.38		3,500 00		3,500 00
116.89		2,000 00		2,000 00
103.89		44,000 00	18,000 00	62,000 00
114.31				
63.04	500 00	143,974 68	7,216 70	151,691 38
100.06	250 00			250 00
61.46	3,333 65	22,000 00	1,000 00	26,333 65
96.75	26,666 67	504,500 00	51,000 00	582,166 67
91.92		105,450 00	5,500 00	110,951 00
111.30		395,350 74	23,810 40	419,161 14
86.11		16,000 00		16,000 00
86.72		239,700 00	68,500 00	308,200 00
96.86		51,500 00	4,500 00	56,000 00
96.60	41,285 70	416,500 00	58,500 00	516,285 70
131.06		3,000 00	3,000 00	6,000 00
112.24	2,000 00	11,000 00		13,000 00
101.86		12,460 00	4,000 00	16,460 00
94.39	1,013 85			1,013 85
106.09		229,000 00	19,000 00	248,000 00
119.99		43,800 00	6,900 00	50,700 00
128.76				
99.73		1,000 00		1,000 00
103.22	1,938 70	6,350 00	754 50	9,038 20
81.75				
96.37		745,923 80	28,000 00	783,923 80
91.45		10,283 33	3,000 00	13,283 33
104.15		37,900 00		37,900 00
110.58		36,000 00	6,000 00	42,000 00
93.14	40,400 00	57,600 00		98,000 00
99.54				
89.58				
86.76		250 00	1,500 00	1,750 00
113.47	4,000 00			4,000 00
83.93	26,300 00			26,300 00
111.48		37,200 00		37,200 00
91.18		326,250 00		326,250 00
	\$149,458 57	\$3,639,077 55	\$312,181 60	\$4,412,899 32

TABLE IV.—*Fraternal Beneficial Societies*—

NAME OF SOCIETY.	POLICIES IN FORCE DEC. 31, 1900.	
	No.	Amount.
Ancient Order United Workmen .....	8,388	\$13,989,000
Bohemian Roman Catholic, First C. Union .....	9,312	8,880,159
Bohemian Roman Catholic Central U. of Wis. ....	1,139	1,048,800
Catholic Knights of America .....	22,647	35,353,500
Catholic Order of Foresters .....	79,895	84,609,900
Catholic Relief and Beneficiary Assn. ....	5,181	4,964,750
Equitable Fraternal Union .....	3,010	5,941,000
Gegenseitige Unterstuetzungs Gesellschaft Germania .....	2,384	.....
Good Templars' Mut. Benefit Assn. ....	679	297,060
Improved Order Heptasophs .....	52,830	89,384,000
Independent Order B'nai B'rith .....	1,542	1,521,250
Independent Order of Foresters .....	161,459	194,792,500
Independent Scandinavian Workingmens Assn. ....	1,749	1,540,500
Knights of Columbus .....	26,336	26,635,000
Knights of Honor .....	66,863	118,469,000
Knights and Ladies of Honor .....	51,799	61,660,000
Knights of Pythias (End. Rank) .....	80,522	108,889,500
Knights of the Globe Mut. Benefit Assn. ....	8,861	16,552,500
Knights of the Maccabees of the World .....	170,489	244,956,500
Ladies of the Maccabees of the World .....	56,267	55,397,000
Modern Woodmen of America .....	428,361	786,811,000
Milwaukee Mut. Life .....	4,488	6,126,500
Mutual Aid Society of the Germ. Synod .....	4,079	4,046,500
Mystic Workers of the World .....	9,947	16,066,950
National Protective Legion .....	12,742	6,371,000
National Union .....	53,039	138,979,000
Order of Columbian Knights .....	11,311	18,793,000
Order of Hermann's Sons .....	1,972	1,958,500
Order of Knights of the White Cross .....	560	112,000
Order of Mut. Protection .....	5,117	5,967,500
Polish Assn. of America .....	1,683	1,539,900
Royal Arcanum .....	193,868	539,920,500
Royal Circle .....	9,167	13,800,250
Royal League .....	18,239	50,737,000
Royal Neighbors of America .....	38,232	40,419,500
Royal Templars of Temperance .....	12,414	14,506,150
Turners Mut. Benefit Assn. ....	655	.....
United Aid of Sheboygan .....	512	128,000
United Order of Foresters .....	3,626	4,274,750
Western Bohemian Fraternal Assn. ....	3,423	2,697,500
Wis. Widow & Orphan Donation Society .....	.....	.....
Womens Catholic Order of Foresters .....	27,988	30,576,000
Women Circle .....	8,757	10,165,200
Woodmen of the World .....	113,473	199,067,300
Total .....	1,755,003	\$2,941,555,900

# STATISTICAL TABLES.

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## Exhibit of Policies—December 31, 1900.

POLICIES ISSUED.		POLICIES TERMINATED IN 1900.		POLICIES IN FORCE DEC. 31, 1900.		INCREASE OR DECREASE.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1,445	\$1,817,000	1,043	\$1,393,000	8,888	\$14,413,000	502	\$424,000
1,100	672,300	775	524,150	9,637	8,858,900	325	148,150
100	97,000	53	46,900	1,186	1,098,900	47	50,100
1,889	1,668,000	1,410	1,941,500	23,126	35,080,000	479	273,500
8,833	9,373,000	1,197	1,289,000	87,531	92,693,900	7,636	8,084,000
1,487	1,150,000	405	344,500	6,263	5,770,250	1,082	805,500
2,645	4,329,000	346	546,000	5,309	9,724,000	2,299	3,783,000
497	.....	92	.....	2,789	.....	405	.....
306	153,000	129	64,500	856	385,550	177	88,560
9,401	13,196,000	7,129	10,886,000	55,102	91,694,000	2,272	2,310,000
4	1,400	167	579,435	1,379	943,325	163	577,825
31,847	27,682,500	15,662	15,910,500	177,644	206,564,500	16,185	11,772,000
819	727,750	182	173,000	2,386	2,095,250	637	554,750
5,505	5,505,000	1,405	1,411,000	30,236	30,729,000	4,100	4,094,000
3,125	3,295,500	10,056	16,628,000	59,932	105,136,500	6,931	13,332,500
8,955	7,764,000	10,969	12,212,000	49,785	57,212,000	2,014	4,448,000
11,324	16,051,000	5,285	8,077,000	66,561	116,363,500	6,039	7,974,000
3,424	5,632,500	489	1,453,500	11,436	20,731,500	2,575	4,179,000
51,285	58,906,000	17,942	17,001,500	203,832	286,860,000	33,343	41,903,500
15,184	12,765,000	6,115	6,058,367	65,336	62,103,633	9,069	6,706,633
140,217	226,295,000	30,720	47,952,500	537,858	965,153,500	109,497	178,342,500
1,436	1,649,500	1,010	1,215,500	4,914	6,560,500	426	434,000
300	291,500	120	119,000	4,259	4,219,000	180	172,500
6,437	9,479,500	2,162	3,238,275	14,222	22,328,175	4,275	6,241,225
10,899	2,800,650	3,481	3,523,850	20,160	5,647,800	7,418	723,200
9,487	15,306,000	4,734	9,439,100	58,152	144,892,000	5,113	5,866,900
3,787	4,213,000	3,369	4,437,000	11,729	18,569,000	418	224,000
150	111,500	150	137,500	1,972	1,932,500	.....	26,000
115	23,000	44	8,800	631	126,200	71	14,200
1,796	1,377,500	913	799,000	6,000	6,536,000	883	578,500
250	199,350	99	93,300	1,843	1,646,450	160	16,550
24,086	39,708,500	7,880	20,804,000	210,074	558,825,000	16,206	18,904,500
4,977	6,594,500	1,911	2,619,583	12,233	17,775,167	3,066	3,974,917
3,244	4,728,000	1,804	3,970,000	19,679	51,496,000	1,440	758,000
15,354	13,181,000	3,984	4,537,000	49,592	54,063,500	11,360	13,644,000
1,465	1,101,500	1,582	1,218,500	12,097	14,389,150	127	117,000
47	.....	18	.....	684	.....	29	.....
80	20,000	19	4,750	573	143,250	61	15,250
2,084	2,124,000	1,160	1,106,750	4,550	5,293,000	924	1,018,250
1,552	1,279,500	136	101,000	4,839	3,876,000	1,416	1,178,500
552	.....	1	.....	551	.....	1	.....
5,874	6,379,000	1,742	1,873,000	32,120	34,582,000	4,132	4,506,000
4,797	5,082,200	1,748	1,831,800	11,806	13,415,600	3,049	3,250,400
38,671	52,972,100	22,307	32,208,200	129,837	219,831,200	16,364	20,763,900
436,511	\$572,099,850	172,335	\$237,786,260	2,019,179	\$3,275,869,490	.....	.....



STATISTICAL TABLES.

TABLE V.—*Fraternal Beneficial Societies*—

NAME OF SOCIETY.	POLICIES IN FORCE Dec. 31, 1899.		POLICIES ISSUED.	
	No.	Amount.	No.	Amount.
Ancient Order United Workmen .....	8,386	\$13,989,000	1,545	\$1,817,000
Bohemian Roman Catholic First C. Union .....	270	340,000	3	3,000
Bohemian Rom. Catholic Cent'l U. of Wis. ....	1,054	954,300	98	95,000
Catholic Knights of America .....	48	90,000		
Catholic Order of Foresters .....	9,514	9,571,000	1,152	1,462,000
Catholic Relief and Beneficiary Assn. ....	303	215,000	555	400,500
Equitable Fraternal Union .....	3,010	5,941,000	2,645	4,329,000
Gegenseitige Unterstütz. Gesellschaft Ger. ....	2,384		497	
Good Templars' Mut. Benefit Assn. ....	679	297,050	306	153,000
Improved Order Heptasophs .....	107	144,000	3	3,000
Independent Order B'nai B'rith .....	247	244,750	1	700
Independent Order of Foresters .....	3,538	4,676,500	882	871,000
Independent Scandinv. Workingmens Ass. ....	1,731	1,522,500	685	601,750
Knights of Columbus .....			74	74,000
Knights of Honor .....	685	1,134,500	1	1,000
Knights and Ladies of Honor .....	356	422,500	23	23,000
Knights of Pythias (End. Rank) .....	1,031	1,862,000	75	110,000
Knights of the Globe Mut. Benefit Assn. ....	643	1,154,000	523	828,000
Knights of the Maccabees of the World....	6,599	7,853,500	2,289	1,945,000
Ladies of the Maccabees of the World....	1,828	1,766,000	741	617,000
Modern Woodmen of America .....	29,313	67,244,000	9,818	14,849,000
Milwaukee Mutual Life .....	3,166	4,708,000	1,028	1,227,500
Mutual Aid Society of the Germ. Synod....	1,058	1,055,000	52	52,000
Mystic Workers of the World....	496	715,400	1,486	2,069,600
National Protective Legion .....	26	30,000	108	30,300
National Union .....	1,129	3,515,000	73	115,000
Order of Columbian Knights .....	147	179,500	320	343,000
Order of Hermann's Sons .....	1,972	1,958,500	150	111,500
Order of Knights of the White Cross .....	560	112,000	115	23,00
Order of Mut. Protection .....	426	517,500	56	50,5
Polish Assn. of America .....	1,330	1,281,300	78	65,70
Royal Arcanum .....	3,536	9,540,000	394	644,500
Royal Circle .....				
Royal League .....	1,007	2,753,000	191	259,000
Royal Neighbors of America .....	2,325	2,479,500	1,523	1,755,500
Royal Templars of Temperance .....	17	32,500		
Turners Mut. Benefit Assn. ....	190		2	
United Aid of Sheboygan .....	512	128,000	80	20,000
United Order of Foresters .....	767	973,500	671	690,000
Western Bohemian Fraternal Assn. ....	342	286,700	192	154,750
Wis. Widow & Orphan Donation Society....			552	
Womens Catholic Order of Foresters .....	2,636	2,693,000	518	692,000
Woodmen Circle .....	95	95,500	60	57,000
Woodmen of the World .....	1,321	2,011,100	552	669,000
Total .....	104,784	\$154,479,650	30,117	\$36,503,497

# STATISTICAL TABLES.

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Wisconsin Business—1900.

POLICIES TERMINATED 1900.		POLICIES IN FORCE DEC. 31, 1900.		INCREASE OR DECREASE.	
No.	Amount.	No.	Amount.	No.	Amount.
1,043	\$1,393,000	8,888	\$14,413,000	502	\$424,000
15	17,250	258	325,750	12	14,250
7	44,900	41	1,014,400	7	50,100
392	459,000	10,274	76,000	760	14,000
60	34,000	798	10,574,000	495	1,003,000
346	546,000	5,309	581,500	2,299	366,500
92	64,500	2,789	9,724,000	405	3,773,000
129	17,000	856	385,550	177	88,500
9	40,350	101	130,000	6	14,000
45	524,500	203	205,100	44	39,650
419	164,000	4,001	5,023,000	463	346,500
173	1,000	2,243	1,960,250	512	437,750
1	180,000	73	73,000	1	1,000
122	87,000	564	955,500	121	179,000
63	173,000	316	255,500	40	67,000
124	72,500	982	1,779,000	49	63,000
44	863,500	1,122	1,909,500	479	759,500
975	228,500	7,913	8,935,000	1,314	1,081,500
243	2,620,000	2,326	2,154,500	498	388,500
1,815	726,000	47,316	79,473,000	8,003	12,229,000
556	31,000	3,638	5,209,500	472	501,500
31	482,200	1,079	1,076,000	21	21,000
363	5,500	1,619	2,292,860	1,123	1,577,400
2	148,000	132	37,800	106	24,800
46	155,000	1,156	3,482,000	27	23,000
153	137,500	314	367,500	147	188,000
150	8,800	1,972	1,932,500	71	26,000
44	76,500	631	126,200	12	14,200
68	65,400	414	491,500	13	300
65	472,500	1,343	1,281,600	224	172,000
170	171,000	3,760	9,712,000	122	88,000
69	290,500	1,129	2,841,000	1,365	1,555,000
158	15,500	3,690	4,034,500	7	15,500
7	4,750,000	16	17,000	1	15,250
3	469,500	189	143,250	61	280,500
19	10,500	573	1,254,060	277	144,250
394	151,000	1,044	431,000	181	541,000
11	39,400	523	122,100	31	26,600
1	259,900	551	2,420,900	263	409,800
137		3,017			
29		126			
189		1,634			
8,767	\$15,850,700	126,134	\$175,132,447		

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TABLE VI.—*Fraternal Beneficial Societies*—

NAME OF SOCIETY.	CLAIMS UNPAID DEC. 31, 1899.	
	No.	Amount.
Ancient Order United Workmen .....		\$18,250
Bohemian Roman Catholic First C. Union .....		
Bohemian Roman Catholic Central U. of Wis. ....		3,300
Catholic Knights of America .....		
Catholic Order of Foresters .....	10	11,000
Catholic Relief and Beneficiary Assn. ....		
Equitable Fraternal Union .....		
Gegenseitige Unterstützungs Gesellschaft Germania .....	3	4,125
Good Templars' Mut. Benefit Assn. ....	1	500
Improved Order Heptasophis .....		
Independent Order B'nai B'rith .....		
Independent Order Foresters .....	1	1,000
Independent Scandinavian Workingmens Assn. ....	2	1,500
Knights of Columbus .....		
Knights of Honor .....	3	4,000
Knights and Ladies of Honor .....	2	4,000
Knights of Pythias (End. Rank) .....	3	6,009
Knights of the Globe Mut. Benefit Assn. ....		
Knights of the Maccabees of the World .....	4	7,000
Ladies of the Maccabees of the World .....	2	3,000
Modern Woodmen of America .....	22	36,500
Milwaukee Mutual Life .....	4	8,000
Mutual Aid Society of the Germ. Synod .....	1	1,000
Mystic Workers of the World .....	1	2,000
National Protective Legion .....		
National Union .....	3	6,000
Order of Columbian Knights .....		
Order of Hermann's Sons....		
Order of Knights of the White Cross .....		
Order of Mut. Protection .....		
Polish Assn. of America .....	13	9,179
Royal Arcanum .....	5	13,750
Royal Circle .....		
Royal League .....		
Royal Neighbors of America .....	1	1,000
Royal Templars of Temperance .....		
Turners Mut. Benefit Assn. ....	1	675
United Aid of Sheboygan .....		
United Order of Foresters .....	1	3,000
Western Bohemian Fraternal Assn. ....		
Wis. Widow & Orphan Donation Society .....		
Womens Catholic Order of Foresters .....		
Woodmen Circle .....		
Woodmen of the World .....	2	2,300
Total .....	87	\$147,079

# STATISTICAL TABLES.

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## Wisconsin Business—1900.

CLAIMS INCURRED IN 1900.		CLAIMS PAID IN 1900.		CLAIMS UNPAID DEC. 31, 1900.		Assessments received in 1900.
No.	Amount.	No.	Amount.	No.	Amount.	
109	\$202,000	.....	\$205,500	.....	\$14,750	\$242,379 99
7	8,800	7	8,800	.....	.....	4,882 08
.....	22,800	.....	17,800	.....	8,300	16,757 70
1	2,000	1	2,000	.....	.....	1,936 02
49	52,000	55	59,500	4	3,500	90,317 49
3	2,500	3	2,500	.....	.....	4,300 66
10	21,000	9	20,600	1	1,000	37,532 39
19	25,750	17	26,375	5	3,500	32,337 56
8	4,000	5	2,500	4	2,000	3,422 35
.....	.....	.....	.....	.....	.....	1,277 77
11	10,400	11	10,400	.....	.....	4,841 13
21	22,183	21	22,750	1	433	55,126 19
15	13,250	15	13,250	2	1,500	14,959 25
.....	.....	.....	.....	.....	.....	354 45
24	41,887	26	43,887	1	2,000	36,146 36
3	4,000	5	8,000	.....	.....	9,404 01
14	26,000	14	27,000	3	5,000	24,069 40
5	11,000	5	11,000	.....	.....	10,785 95
44	66,900	37	57,900	11	16,000	81,458 90
9	9,000	8	9,000	3	3,000	19,488 37
206	361,000	199	247,500	29	50,000	416,738 87
21	29,500	23	43,500	2	4,000	57,189 20
12	12,000	9	9,000	4	4,000	14,081 55
2	2,300	3	4,200	.....	250	7,704 11
6	180	6	180	.....	.....	990 50
12	40,000	12	34,000	3	12,000	39,912 89
59	59,000	61	54,300	.....	4,700	2,112 41
.....	.....	.....	.....	.....	.....	45,882 41
7	7,911	7	7,911	.....	.....	683 80
.....	.....	.....	.....	.....	.....	8,845 50
22	12,600	31	18,429	4	3,250	16,952 64
34	94,000	35	100,250	4	7,500	118,330 51
11	26,000	10	24,000	1	2,000	19,514 64
11	13,500	8	8,500	4	6,000	15,442 90
.....	.....	.....	.....	.....	.....	1,042 46
1	675	2	1,250	.....	.....	2,155 75
.....	500	.....	500	.....	.....	1,121 70
5	4,500	6	7,500	.....	.....	14,976 62
5	4,500	4	3,500	1	1,000	2,651 45
.....	41	.....	41	.....	.....	3,362 00
16	17,000	15	16,000	1	1,000	31,804 51
1	1,100	.....	.....	1	1,100	705 15
10	15,250	10	15,050	2	2,500	18,957 78
793	\$1,257,027	680	\$1,242,373	200	\$61,733	\$1,532,826 74



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# **Life Insurance Companies**

**Complying With the Insurance Laws of Wisconsin for  
the Year 1901.**

**Company Statements for the Year Ending December  
31, 1900.**

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# NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

*Milwaukee, Wisconsin.*

[Incorporated March, 1857; commenced business November 25, 1858.]

President, H. L. PALMER. 2d Vice-Pres., W. P. McLAREN.  
1st Vice-Pres., WILLARD MERRILL. Actuary, C. A. LOVELAND.  
Secretary, J. W. SKINNER. Home Office, COR. BROADWAY &  
MICHIGAN STS.

Amount of net ledger assets December 31 of previous  
year .....\$121,264,990 72

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$22,109.96	\$2,643,650 42
Renewal premiums, less interest included in deferred premiums, \$122,394.14	16,053,843 41
Single premiums without deductions for commissions or other expenses	75,162 85
Dividends applied by policy-holders to pay running premiums	1,556,891 09
Dividends applied by policy-holders to purchase paid-up additions and annuities	535,371 04
Surrender values applied to pay running premiums, first year premiums	437 15
Consideration for annuities (other than matured installment policies)	69,491 40
Total premium income	\$20,934,757 36
Rents from company's property, including \$35,800.00 for company's use of own building	\$402,043 52
Interest on loans on mortgages of real estate	3,536,781 13
Interest on loans made to policy-holders on this company's policies assigned as collateral	410,887 86
Interest on premium notes, loans or liens	31,080 54
Interest on bonds (no stocks owned)	1,558,222 51
Interest on other debts due the company, and on deposits in banks	72,662 84
Discount on claims paid in advance (no claims discounted but maturing endowments), \$6,929.73; interest on deferred premiums, \$144,503.10	151,432 83
Total rents and interest	6,163,111 23
Profit on sales of real estate	62,935 58
Total income during the year	\$27,160,804 17
Sum of both amounts	\$148,425,794 89

## DISBURSEMENTS DURING YEAR.

For death claims, \$4,332,016.23; additions, \$99,937.66	\$4,431,953 89
Matured and discounted endowments, \$928,778.00; additions, \$34,615.00	963,393 00
Installment death claims	53,251 74

Total net amount actually paid for losses and matured endowments .....\$5,448,598 63

Paid to annuitants .....	\$12,860 46
Premium notes, voided by lapse, \$3,408.71; less restored by revival, \$2,822.36 .....	586 35
Dividends paid policy-holders .....	\$1,137,158 34
Dividends applied by policy-holders to pay running premiums .....	1,556,801 09
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	535,371 04
Surrender values paid .....	3,229,330 47
Surrender values applied to pay running premiums .....	437 15
	1,163,847 56
(Total paid policy-holders, \$9,856,223.47.)	
Commissions to agents, new policies, \$1,168,988.50; renewal policies, \$1,374,210.69; single premium policies, \$4,286.40; on annuities, \$844.08 .....	\$2,548,329 67
Salaries and all other compensation (officers, \$127,500.00; home office employees, \$285,564.27) .....	413,064 27
Medical examiners' fees, \$129,786.00; inspection of risks, \$17,690.00 .....	147,476 00
Taxes on new premiums and renewal premiums, \$234,521.56, on reserves, \$13,287.99; municipal and state licenses, \$9,845.10; tax on income paid to state of Wisconsin, \$241,636.16 .....	499,290 81
Taxes on real estate, \$116,341.29; internal revenue taxes, \$51,069.20 .....	167,400 49
Insurance department fees and agents' licenses .....	9,006 45
Repairs and expenses (other than taxes) on real estate .....	244,813 12
Rent (including \$35,800.00 for company's use of own building) .....	35,800 00
Advertising, \$6,217.08; printing and stationery, \$44,970.23; postage, \$65,931.64 .....	117,118 95
Legal expenses, \$33,328.24; for furniture, etc., \$1,788.48 .....	35,116 72
Losses on sales of real estate .....	12,055 37
All other items, viz.: Loan expenses, \$111,614.37; exchange, \$9,984.53; freight and express, \$8,765.43; expenses of trustees and executive committee, \$35,400.31; loss expenses, \$3,427.91; traveling expenses, \$8,091.05; adjustment of real estate values, \$49,917.79; expense insurance commissioner's examinations, \$430.50; taxation expenses, \$1,081.00; loss on sale of Birmingham, Ala., bonds, \$10,000.00; lost remittance, \$6.25 .....	238,719 14
(Total miscellaneous expenses, \$4,468,190.99.)	
Total disbursements .....	\$14,323,414 46
Balance .....	\$134,102,380 43

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$4,608,521 64
Mortgage loans on real estate, first liens, \$72,484,397.47; other than first, \$67,694.06 .....	72,484,397 47
Loans made to policy-holders on this company's policies assigned as collateral .....	7,176,615 00
Premium notes on policies in force .....	285,648 93
Book value bonds, excluding interest .....	45,697,482 02
Cash in company's office .....	\$193,769 97
Deposited in bank:	
National Exchange Bank, Mil. ....	906,983 45
First National Bank, Mil. ....	1,433,304 20
Wisconsin National Bank, Mil. ....	1,357,379 98
	3,890,437 60
Agents' debit balances .....	6,077 72
Total .....	\$134,149,180 38
Agents' credit balances, \$38,705.76; all other, \$8,094.19 ..	46,799 95
Total net Ledger assets .....	\$134,102,380 43



## NON-LEDGER ASSETS.

Interest due, \$113,650.52, and accrued, \$844,960.56 on mortgages .....	\$958,611 08
Interest due, \$17,800.00, and accrued, \$744,961.96 on bonds .....	762,761 96
Interest due, \$298.00, and accrued, \$8,219.47 on premium notes, loans, or liens .....	8,517 47
Interest due, \$45,419.38, and accrued, \$200,160.96 on other assets (policy loans) .....	245,580 34
Rents due, \$1,048.73, and accrued, \$30,325.10 on company's property or lease .....	31,373 83
	<u>\$2,006,844 68</u>
Market value of bonds over book value .....	1,731,245 39

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$*	\$432,325 00
Gross deferred premiums on policies outstanding December 31 .....	167,842 00	1,283,400 00
Totals .....	\$167,842 00	\$1,715,725 00
Deduct cost of collection, 43 9-10 per cent. on "new;" 77-10 per cent. on "renewals" .....	73,682 64	132,110 83
Net amount of uncollected and deferred premiums .....	\$94,159 36	\$1,583,614 17
		<u>1,677,773 53</u>

Gross assets .....\$139,518,244 03

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, (not secured by bonds, \$2,511.00) .....	6,077 72
Total admitted assets .....	<u>\$139,512,166 31</u>

\*This report is made on the "cash paid for basis"—therefore no credit taken for uncollected first premiums on new policies.

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the "cash paid for basis" on the 31st day of December, 1900 .....	\$108,730,592 00
Same for annuities (including those in reduction of premiums) .....	201,494 00
Net reserve .....	<u>\$108,932,086 00</u>
Present value of amounts not yet due on matured installment policies .....	304,587 34
Matured endowments due and unpaid .....	\$56,218 00
Death losses due and unpaid .....	44,537 95
Death losses in process of adjustment or adjusted and not due .....	187,254 90
Death losses which have been reported and no proofs received .....	179,262 33
Death losses and other policy claims resisted by the company, not yet outlawed .....	76,848 83
Due and unpaid on annuity claims, \$200.00, on installment policies, \$300.00 .....	500 00
Net policy claims .....	<u>544,622 01</u>

Unpaid dividends or other profits due policy-holder, including those contingent on payment of outstanding and deferred premiums (estimate) .....	\$213,993 49
Bills, accounts, commissions, medical and legal fees, etc., due or accrued.....	65,569 83
Premiums paid in advance (estimated).....	5,500 00
Any other liability, viz.:	
Surplus held to meet tontine and semi-tontine policy contracts (approximate) .....	\$23,360,346 00
Excess of 3 per cent. over 4 per cent. reserve on policies issued since January 31, 1899.....	378,554 00
Special reserve for paid-up insurance claimable, etc. ....	140,255 00
	23,879,155 00
Liabilities on policy holders' account.....	\$133,945,513 67
Gross divisible surplus .....	5,566,652 64
Total .....	\$139,512,166 31

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported	151,457	\$354,164,444	54,895	\$124,748,007
Deduct unpaid of 1899.....	1,854	6,023,444	1,261	3,769,477
Amount in force, actually paid for at end of previous year .....	149,603	\$348,141,000	53,634	\$120,978,530
New policies issued .....	13,385	33,810,357	9,663	20,989,001
Old policies revived .....	302	638,764	225	422,561
Old changed and increased.....	145		83	
Addition to policy by dividends.....		600,217		358,860
Totals .....	163,435	\$383,190,338	62,965	\$142,748,952
Deduct ceased:				
By death .....	1,515	\$3,751,931	302	\$806,443
By maturity .....			445	975,673
By surrender .....	1,554	2,578,518	553	934,439
By lapse .....	2,562	4,756,778	1,449	2,503,955
By change and decrease.....		1,217,557		622,522
Total terminated .....	5,631	\$12,304,784	2,749	\$5,843,032
Outstanding end of year.....	157,804	\$370,885,554	60,216	\$136,905,920

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
Oustanding at end of year 1899, as reported	5,574	\$18,693,674	211,926	\$497,606,125
Deduct unpaid of 1899.....	233	718,868	3,348	10,511,789
Amount in force, actually paid for at end of previous year .....	5,341	\$17,974,806	208,578	\$487,094,336
New policies issued .....	2,363	6,693,898	24,801	61,493,256
Old policies revived .....	46	132,500	573	1,193,826
Old changed and increased.....			228	
Addition to policy by dividends.....		1,699,656		2,658,733
Totals .....	7,750	\$26,500,860	234,180	\$552,440,150
Deduct ceased:				
By death .....	28	\$142,262	1,345	\$4,700,636
By maturity .....			445	975,673
By expiry .....	69	1,875,652	69	1,875,652
By surrender .....	1	1,000	2,108	3,513,967
By lapse .....	865	2,348,750	4,876	9,609,483
By change and decrease .....	90	277,380	90	2,117,459
Total terminated .....	1,063	\$4,645,044	9,433	\$22,792,860
Oustanding end of year .....	6,697	\$21,855,816	224,747	\$529,647,290

The annuities in force December 31st last ensuing were in number 178, representing in annual payments, \$25,266.00.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No, except to include reports the cash balances for which were received by the company before midnight of December 31st.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Yes—on a few tontine-dividend policies, and on policies issued since January 31st, 1899. If so, what amount therefor has been included in liabilities, and where? Answer. \$48,104 on tontines—the balance \$378,554.00 also included in No. 14.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies. Answer. On first year's premium. Nil. On renewal premiums, 33 per cent. on policies issued prior to 1872, after 1872 not to exceed one annual premium.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

Does any officer, director or trustee receive any commission on the business of the company? Answer. One trustee acts as sub-agent and receives only the usual sub-agent's commissions.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	25,569	\$52,500,453
Policies issued during the year: Number, 2,588; amount, \$5,382,206; less unreported: Number, 446; amount, \$969,000....	2,142	4,413,206
Total .....	27,711	\$56,913,658
Ceased to be in force during the year, including removals from the state .....	1,818	3,710,990
Policies Dec. 31, last, excluding new work unreported..	25,893	\$53,202,668
Losses and claims unpaid December 31 of previous year....	25	\$37,275 14
Losses and claims incurred during the year, increased in adjustment .....	294	572,311 91
Total .....	319	\$609,587 05
Losses and claims settled during the year in cash and by compromise .....	293	570,870 05

Premiums collected or secured, not including premiums paid by non-residents, without any deductions for losses, dividends, commissions, or other expenses: Cash, \$1,832,813.88; notes or credits, \$4,545.60; total, \$1,837,359.48.

## ÆTNA LIFE INSURANCE COMPANY,

*Hartford, Connecticut.*

[Incorporated, 1820; commenced business, 1850.]

President, M. G. BULKELEY.

Secretary, J. L. ENGLISH.

Home Office, 650 MAIN ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, August 27, 1858.

## CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; sub-	
scribed for .....	\$1,750,000 00
Amount of capital stock paid up in cash.....	<u>1,750,000 00</u>
Amount of net ledger assets December 31 of previous	
year . . . . .	\$49,615,088 79

## INCOME DURING YEAR.

First year's premiums less \$6,452.25 for	
first year's reinsurance .....	\$1,258,732 70
Renewal premiums less \$3,750.20 for re-	
newal reinsurance .....	5,042,410 20
Single premiums without deductions for	
commissions or other expenses .....	83,363 82
Dividends applied by policy-holders to	
pay running premiums, renewals .....	563,339 94
Surrender values applied to pay running	
premiums, 1st year premiums, \$6,439.08;	
renewals, \$830.21 .....	7,269 29
Surrender values applied to purchase	
paid-up insurance and annuities.....	<u>196,100 11</u>
Total premium income .....	\$7,151,216 06
Rents from Co.'s property, including	
\$13,000 for Co.'s use of own buildings..	\$36,097 33
Interest on loans on mortgages of real	
estate .....	1,223,862 26
Interest on collateral loans, including	
premium notes, loans or liens .....	180,671 30
Interest on bonds and dividends on stocks	
822,418 31	
Interest on other debts due the company,	
and on deposits in banks .....	54,991 46
Discount on claims paid in advance.....	<u>1,447 11</u>
Total rents and interest .....	2,319,487 77
Profit on sales of real estate.....	<u>11,060 50</u>
Total income during the year.....	<u>\$9,481,754 33</u>
Sum of both amounts .....	<u>\$59,096,843 12</u>

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$2,363,464 45
Matured endowments .....	1,313,709 83
Installment death claims .....	<u>4,093 69</u>
Total net amount actually paid for losses and	
matured endowments .....	<u>\$3,681,267 97</u>

Dividends paid policy-holders less \$229.76; received for dividends on reinsurances .....	\$315,553 65
Dividends applied by policy-holders to pay running premiums .....	563,329 94
Surrender values paid .....	152,635 42
Surrender values applied to pay running premiums ..	7,269 29
Surrender values applied to purchase paid-up insurance and annuities .....	196,100 11
(Total paid policy-holders, \$4,916,166.38.)	
Paid stockholders for interest or dividends .....	175,000 00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$674,977.16; renewal policies, \$313,876.25; single premium policies, \$5,981.09 .....	994,834 50
Salaries and allowances for agencies, including managers, agents and clerks .....	21,042 99
Salaries and all other compensation (officers, \$53,352.00; home office employees, \$122,717.37 ..	181,069 37
Medical examiners' fees, \$68,660.50; inspection of risks, \$8,788.95 .....	77,359 45
Taxes on new premiums, \$11,620.84; renewal premiums, \$49,799.17; on franchise, \$106,358.94; on reserves, \$6,869.61; municipal licenses, \$4,686.55; int. revenue, \$25,611.97 .....	204,947 08
Taxes on real estate .....	9,046 99
Insurance department fees and agents' licenses .....	7,628 20
Repairs and expenses (other than taxes) on real estate .....	58,541 87
Rent (including \$13,000.00 for Co.'s use of own buildings) .....	29,870 41
Advertising, \$12,234.28; printing and stationery, \$23,964.89; postage, \$33,446.66 .....	69,645 83
Legal expenses, \$10,263.08; for furniture, etc., \$4,574.03 ..	14,837 11
Losses on sale or maturity of securities .....	17,654 73
Premium paid for securities and charged off to reduce book value to par .....	90,565 64
All other items, viz.: Profit and loss, agency balance ..	478 48
Supplies, \$36,633.52; express, \$3,998.98; telegraph, \$1,887.13 .....	42,519 63
Travel, \$9,381.58; exchange, \$2,337.63; incidentals, \$1,910.65 .....	13,629 86
<b>Tota disbursements .....</b>	<b>\$6,924,869 52</b>
<b>Balance .....</b>	<b>\$52,171,973 60</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$469,086 71
Mortgage loans on real estate, unincumbered .....	23,893,824 86
Loans secured by pledge of bonds, stocks, or other collateral .....	918,308 67
Loans made to policy-holders on this company's policies assigned as collateral .....	1,904,942 00
Premium notes on policies in force, of which \$7,076.00 is for first year's premiums .....	461,213 15
Book value bonds, excluding interest, \$14,107,099.56; stocks, \$3,252,496.72 .....	17,359,596 28
Cash in company's office, \$33,125.26; deposited in bank, \$7,103,385.61 .....	7,136,510 87
Aetna National Bank .....	\$3,912,026 66
First National Bank of New York .....	499,956 22
Rockville National Bank .....	3,246 03
Farmers and Mechanics Nat. Bank .....	60,637 14
American National Bank .....	255,029 75
National Exchange Bank .....	3,239 95
Charter Oak National Bank .....	235 42
Conn. Trust & Safe Deposit Co. ....	76,927 44
City Bank .....	11,896 22
Conn. River Banking Co. ....	34,431 83
First National Bank of Hartford .....	150,380 90
Security Company .....	39,122 10
Hartford National Bank .....	40,117 24
Hartford Trust Co. ....	166,201 61
United States Bank .....	1,967,990 69
Ontario Bank, Toronto, Ontario .....	2,248 40
Bank of Toronto, Montreal, Quebec ..	3,499 22
State Bank, Hartford .....	25,000 00
Bills receivable, \$38,028.86; agent's debit balances, \$21,650.94 .....	59,679 80
<b>Total .....</b>	<b>\$52,203,162 34</b>
<b>Agents' credit balances, \$27,907.57; all other, \$3,281.17 ..</b>	<b>31,188 74</b>

**Total net ledger assets .....** **\$52,171,973 60** Digitized by Google

## NON-LEDGER ASSETS.

Interest due, \$52,601.09 and accrued, \$393,295.57 on mortgages.....	\$445,886 66
Interest due, \$19,537.30 and accrued, \$106,062.84 on bonds and stocks.....	124,600 14
Interest accrued on collateral loans.....	3,917 94
Interest due, \$238,998.12 on premium notes, loans or liens, less \$47,716.43 estimated amount collected in 1900 in advance.....	191,281 69
Interest accrued on other assets.....	200 18
Rents due, \$201.25 and accrued, \$2,205.74 on company's property or lease.....	2,406 99
<b>Total .....</b>	<b>\$768,293 60</b>
<b>Market value of bonds and stocks over book value.....</b>	<b>1,854,517 63</b>

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31.....	\$395,914 15	\$182,651 58
Gross deferred premiums on policies outstanding December 31.....	89,321 73	256,954 37
<b>Totals .....</b>	<b>\$485,235 88</b>	<b>\$439,605 95</b>
Deduct cost of collection, 50 per cent. on "new," 6 per cent. on "renewals".....	242,617 94	26,376 36
<b>Net amount of uncollected and deferred premiums .....</b>	<b>\$242,617 94</b>	<b>\$413,229 59</b>
		<b>655,847 53</b>
<b>Gross assets .....</b>	<b>\$55,450,632 36</b>	

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances, not secured by bonds.....	\$20,455 36
Bills receivable, unsecured.....	26,359 22
Premium notes or loans and net premiums in excess of reserve on policies.....	26,359 22
Commissions payable to agents on premium notes when paid.....	2,197 63
<b>Total .....</b>	<b>49,265 88</b>
<b>Total admitted assets .....</b>	<b>\$55,401,366 48</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$47,607,567 00
Deduct net value of risks of this company reinsured in other solvent companies.....	42,884 00
<b>Net reserve .....</b>	<b>\$47,564,683 00</b>
<b>Present value of amounts not yet due on matured installment policies (face, \$42,106.31).....</b>	<b>34,598 00</b>
Matured endowments due and unpaid.....	\$73,707 00
Death losses in process of adjustment or adjusted and not due.....	102,132 00
Death losses which have been reported and no proofs received.....	22,348 00
Death losses and other policy claims resisted by the company, not yet outlawed.....	11,579 00
<b>Net policy claims .....</b>	<b>209,766 00</b>

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	\$750,340 38
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	10,000 00
Premiums paid in advance .....	19,400 66
Surrender values claimable on policies cancelled.....	6,963 00
Any other liability, viz: Special reserve in addition to the 4 per cent. reserve .....	1,934,000 00
Liabilities on policy holders' account.....	\$50,529,751 04
Surplus .....	\$3,121,615 44
Capital stock paid up .....	1,750,000 00
	4,871,615 44
Total .....	\$55,401,366 48

EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	35,601	\$51,932,591	54,651	\$93,954,422
New policies issued .....	6,993	15,209,094	12,417	21,856,284
Old policies revived .....	7	27,733	32	109,656
Old changed and increased.....	3	3,825	21	40,856
Totals .....	42,604	\$67,173,243	67,121	\$115,961,217
Deduct ceased:				
By death .....	954	\$1,417,238	413	\$728,440
By maturity .....				
By surrender .....	262	329,045	589	902,103
By lapse .....	451	1,032,799	1,318	2,601,767
By change and decrease .....		13,805	147	319,976
By not being taken .....	792	1,658,657	1,312	2,614,650
Total terminated .....	2,459	\$4,451,544	4,766	\$8,497,648
Outstanding end of year .....	40,145	\$62,721,699	62,355	\$107,463,569
Policies reinsured .....	37	\$188,055	5	\$55,362



## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year.....	10,019	\$22,562,777	100,271	\$168,449,790
New policies issued .....	831	1,766,800	20,241	38,832,178
Old policies revived .....	11	23,600	50	160,988
Old changed and increased .....	148	283,400	172	328,081
Totals .....	11,009	\$24,636,577	120,734	\$307,771,037
Deduct ceased:				
By death .....	117	\$249,384	1,484	\$2,395,062
By maturity .....			987	1,330,712
By expiry .....	183	367,400	183	367,400
By surrender .....	232	458,600	1,083	1,689,748
By lapse .....	391	878,870	2,160	4,513,436
By change and decrease .....	21	52,975	168	336,766
By not being taken .....	105	221,800	2,209	4,495,107
Total terminated .....	1,049	\$2,229,029	8,274	\$15,178,221
Outstanding end of year .....	9,960	\$22,407,548	112,460	\$192,592,816
Policies re-insured .....	1	\$25,000	43	\$268,417

NOTE—Installment policies should be entered and deducted in above exhibit of policies, for the present value of installments only.

(a) State here the face value corresponding to the present value entered in item 5 ("By death") above, \$963.00.

(b) Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), amount, \$22,078,362.00.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes, unless reduced by application of surplus.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No, except as provided for in answer to question 13 of liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, no provision; on renewal premiums, on certain policies issued prior to 1870—50 per cent.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. It is a stock company, issuing policies on both the stock and participating plans.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Stockholders are limited by charter to 10 per cent. dividends from profit of business other than accident.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amounts.
Policies in force December 31 of previous year .....	4,869	\$7,103,437
Policies issued during the year .....	969	1,549,390
Total .....	5,838	\$8,652,827
Ceased to be in force during the year .....	314	476,752
Policies in force Dec. 31 last .....	5,524	\$8,176,075
Losses and claims unpaid December 31 of previous year.....	12	\$8,871 00
Losses and claims incurred during the year .....	76	103,719 00
Total .....	88	\$112,590 00
Losses and claims settled during the year, in cash .....	81	105,668 61

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Cash, \$345,241.14; notes or credits, \$403.95; total, \$345,645.09.

# CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

*Hartford, Connecticut.*

[Incorporated June 15, 1846; commenced business December 15, 1846.]

President, JACOB L. GREENE.  
Secretary, HERBERT H. WHITE.

Vice President, JOHN M. TAYLOR.  
Actuary, DANIEL H. WELLS.  
Home Office, 783 MAIN STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Feb. 7, 1860.

Amount of net ledger assets December 31 of previous  
year ..... \$62,377,878 93

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums and for 1st year's re-insurance .....	\$412,504 61	
Renewal premiums, less interest included in deferred premiums and for renewal re-insurance .....	3,430,003 15	
Dividends applied by policy-holders to pay running premiums, 1st year premium and renewals .....	1,090,227 94	
Surrender values applied to pay running premiums, 1st year premiums, \$3,460.24; renewals, \$14,590.74 .....	18,050 98	
Surrender values applied to purchase paid-up insurance annuities .....	111,365 24	
Consideration for annuities (other than matured installment policies) .....	23,912 44	
Total premium income .....		\$5,086,064 36
Rents from company's property .....	\$407,481 19	
Interest on loans on mortgages of real estate .....	1,474,730 00	
Interest on collateral loans, including premium notes, loans or liens .....	47,486 48	
Interest on bonds and dividends on stocks .....	1,018,047 44	
Interest on other debts due the company, and on deposits in banks .....	9,331 20	
Discount on claims paid in advance .....	3,602 66	
Total rents and interest .....	2,960,678 97	

Total income during the year..... \$8,046,743 33

Sum of both amounts ..... \$70,424,622 26

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$4,362,972 10	
Matured endowments .....	454,023 00	
Total net amount actually paid for losses and matured endowments .....	\$4,816,995 10	
Paid to annuitants .....	2,003 73	
Premium notes voided by lapse, less \$793.00 restored by revival .....	327 00	
Dividends paid policy-holders .....	215,211 34	
Dividends applied by policy-holders to pay running premiums .....	1,090,227 94	
Surrender values paid .....	418,909 74	
Surrender values applied to pay running premiums .....	18,050 98	
Surrender values applied to purchase paid-up insurance and annuities .....	111,365 24	
Total paid policy-holders, \$6,673,091 07.		

Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$104,122.57; renewal policies, \$286,282.62; on annuities, \$74.48 .....	\$390,479 67
Salaries and allowances for agencies, including managers, agents and clerks .....	25,249 80
Salaries and all other compensation (officers, \$65,250.00; home office employees, \$93,338.51) .....	158,588 51
Medical examiners' fees .....	23,913 28
Taxes on new premiums, \$3,299.67; renewal premiums, \$29,697.09; on franchise, \$153,250.94; on reserves, \$11,641.57; municipal licenses, \$1,752.72; internal revenue, \$8,689.72 .....	208,304 71
Taxes on real estate .....	187,861 17
Insurance department fees and agents' licenses .....	4,633 53
Repairs and expenses (other than taxes) on real estate .....	235,875 41
Rent, less \$557.17 received under sub-lease .....	8,307 33
Advertising, \$33,559.07; printing and stationery, \$19,842.11; postage, \$17,671.77 .....	71,072 95
Legal expenses .....	32,412 39
Losses on sales of real estate, \$31,262.92; less profit on securities sold, \$4,161.42; miscellaneous, \$14.87..	27,086 63
All other items, viz.: Express, \$2,881.41; telegraph, \$1,657.15; traveling, \$19,779.74; miscellaneous, \$13,406.22 .....	37,723 52
Total miscellaneous expenses, \$1,411,508.90.)	
<b>Total disbursements .....</b>	<b>\$8,084,599 97</b>
<b>Balance .....</b>	<b>\$62,340,022 29</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$12,054,396 47
Mortgage loans on real estate, first liens .....	26,469,472 96
Loans secured by pledge of bonds, stocks or other collateral .....	2,300 00
Premium notes on policies in force .....	768,861 90
Book value bonds, excluding interest, \$21,730,568.33; stocks, \$473,454.00 .....	22,204,012 33
Deposited in bank .....	826,974 00
J. P. Morgan & Co., N. Y. ....	\$247,970 77
First Nat'l, Hartford .....	84,292 13
Conn. Trust & S. D. Co. ....	263,465 23
State, Hartford .....	96,012 21
Phoenix Nat'l, Hartford .....	67,781 50
City, Hartford .....	67,452 13
Bills receivable, \$4,346.54; agents' debit balances, \$14,658.09 .....	19,004 63
<b>Total net ledger assets .....</b>	<b>\$62,340,022 29</b>

## NON-LEDGER ASSETS.

Interest due, \$79,461.65, and accrued, \$526,423.88 on mortgages .....	\$605,885 53
Interest due, \$21,000.00, and accrued, \$222,084.51, on bonds and stocks .....	243,084 51
Interest accrued on collateral loans .....	28 75
Interest due, \$106,386.66, and accrued, \$25,205.67, on premium notes, loans or liens .....	131,592 33
Rents due, \$10,534.60, and accrued, \$10,713.45 on company's property or lease .....	21,248 05
<b>Total .....</b>	<b>\$1,001,839 17</b>

Market value of bonds and stocks over book value..... \$1,319,797 97

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31..	\$11,379 88	\$49,039 16	
Gross deferred premiums on policies outstanding Dec. 31 .....	33,449 35	369,283 30	
Totals .....	\$44,829 23	\$358,322 46	
Deduct cost of collection.....	11,207 31	22,610 15	
Net amount of uncollected and deferred premiums .....	\$33,621 92	\$335,712 31	322,521 35
Total .....		\$369,334 23	
Less balance of loading .....		46,812 88	
Gross assets .....			\$64,984,180 78

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances, not secured by bonds.....	\$14,658 09	
Bills receivable, unsecured .....	4,346 54	
Total .....		19,004 63
Total admitted assets .....		\$64,965,176 15

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$54,071,915 00	
Same for annuities (including those in reduction of premiums) .....	30,186 00	
Additional reserve by the company's standard.....	2,219,068 00	
Net reserve .....		\$56,321,159 00
Matured endowments due and unpaid .....	\$9,941 00	
Death losses due and unpaid .....	28,207 50	
Death losses in process of adjustment or adjusted and not due .....	100,746 00	
Death losses which have been reported and no proofs received .....	75,148 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	33,211 33	
Net policy claims .....		247,253 83
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		977,966 15
Premiums paid in advance, \$7,776.97; surrender values applicable in payment of premiums, \$19,276.76.....		27,053 73
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....		200,395 00
Liabilities on policy holders' account.....	\$57,773,827 71	
Gross divisible surplus .....	7,191,348 44	
Total .....		\$64,965,176 15

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	60,629	\$144,870,791	6,344	\$13,615,535
New policies issued .....	3,035	7,644,909	869	2,044,939
Old policies revived .....	13	47,000	2	3,000
Old changed and increased.....		37,700	4	18,970
Totals .....	63,677	\$152,600,470	7,209	\$15,682,444
Deduct ceased:				
By death .....	1,599	\$3,993,226	52	\$178,041
By maturity .....			237	456,712
By surrender .....	526	1,236,551	62	109,216
By lapse .....	627	1,344,763	89	137,500
By change and decrease .....	2	466,476		86,723
By not being taken .....	161	378,663	37	81,500
Total terminated .....	2,915	\$7,419,679	477	\$1,049,692
Outstanding end of year.....	60,762	\$145,180,791	6,732	\$14,632,752

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....	676	\$1,946,160	67,649	\$160,432,486
New policies issued .....	190	460,900	4,084	10,150,748
Old policies revived .....			15	50,000
Old changed and increased .....			4	56,740
Totals .....	866	\$2,407,060	71,752	\$170,689,974
Deduct ceased:				
By death .....	4	\$85,000	1,655	\$4,256,267
By maturity .....			237	456,712
By surrender .....	42	148,500	630	1,494,267
By lapse .....	128	368,500	842	1,850,763
By change and decrease .....	2	2,000	4	555,199
By not being taken .....	25	50,000	223	510,163
Total terminated .....	199	\$654,000	3,591	\$9,123,371
Outstanding end of year .....	667	\$1,753,060	68,161	\$161,566,603

State here the face value corresponding to the present value ("by death") above, \$4,256,267.00.

Paid-up Insurance (including return premium and reversionary additions), No. of policies, 20,722; amount, \$27,064,482.00.

The annuities in force December 31st last ensuing were in number 13, representing in annual payments, \$3,723.62.

2 INS.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuarial 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuarial 4 per cent. reserve? Answer. Yes. If so, what amount therefor has been included in liabilities and where? Answer. Included in "additional reserve by the company's standard."

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual plan.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amounts.
Policies in force December 31 of previous year.....	1,366	\$2,504,711
Policies issued during the year .....	52	79,695
Total .....	1,418	\$2,584,406
Ceased to be in force during the year.....	39	69,160
Policies in force Dec. 31, last .....	1,379	\$2,515,246
Losses and claims incurred during the year.....		\$69,160 00
Losses and claims settled during the year, in cash.....		\$64,160 00

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$51,171.30.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE  
UNITED STATES.*New York, N. Y.*

[Incorporated July 26, 1859; commenced business, July 23, 1859.]

President, JAMES W. ALEXANDER.

Secretary, WILLIAM ALEXANDER.

1st Vice-President, JAMES H. HYDE.

2d Vice President, GAGE E. TARBELL.

Home Office, 120 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, February 6, 1862.

## CAPITAL STOCK.

Amount of capital stock subscribed for .....	\$100,000 00
Amount of capital stock paid up in cash.....	100,000 00

Amount of net ledger assets December 31 of previous year .....	\$260,599,597 48
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## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums and for first year's reinsurance .....	\$5,462,617 94
Renewal premiums, less interest included in deferred premiums, and for renewal reinsurance .....	36,554,294 52
Single premiums, without deductions for commissions or other expenses .....	102,713 61
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	762,335 51
Surrender values applied to purchase paid-up insurance and annuities .....	1,457,983 00
Consideration for annuities (other than matured installment policies).....	980,274 56
	<u>\$45,320,219 14</u>
Deduct amount of premiums paid to other companies for reinsurance.....	1,080 45
Total premium income.....	\$45,319,138 69
Rents from Co.'s property .....	\$2,049,262 23
Interest on loans on mortgages of real estate .....	1,836,301 93
Interest on bonds and dividends on stocks .....	6,655,334 44
Interest on other debts due the company, and on deposits in banks.....	1,714,769 35
Total rents and interest .....	12,255,667 95
From other sources, viz.: Profit and loss .....	432,324 34

Total income during the year .....	\$58,007,130 98
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Sum of both amounts.....	\$318,606,728 46
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## DISBURSEMENTS DURING YEAR.

For death claims, \$14,484,426.91; additions, \$38,830.24 .....	\$14,823,257 15
Matured endowments, \$1,994,153.15; additions, \$52,507.71 .....	2,046,660 86
Installment death claims .....	37,695 00

Total net amount actually paid for losses and matured endowments .....	\$16,907,613 01
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Paid to annuitants .....	\$668,923 98
Dividends paid policy-holders .....	2,719,306 14
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	762,336 51
Surrender values paid .....	3,449,838 66
Surrender values applied to purchase paid-up insurance and annuities .....	1,457,983 00
(Total paid policy-holders, \$25,965,999.30.)	
Paid stockholders for interest or dividends.....	7,000 00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$2,533,857.81; renewal policies, \$2,342,426.33; single premium policies, \$3,632.34; on annuities, \$29,374.61 .....	4,909,291 09
Commuting renewal commissions .....	993,806 02
Salaries and allowances for agencies, including managers, agents and clerks .....	284,150 92
Salaries and all other compensation (officers and home office employes) .....	770,282 48
Medical examiners' fees and inspection of risks....	398,773 57
Taxes on premiums, \$261,654.00; on reserves, \$13,910.38; stamps and customs, \$97,711.60 .....	373,276 98
Taxes on real estate and on other investments.....	367,724 06
Insurance department fees and agents' licenses, \$10,546.99; municipal and state licenses, \$94,060.68....	104,607 67
Repairs and expenses (other than taxes) on real estate .....	549,712 63
Rent .....	364,889 18
Advertising, printing and stationery, postage, and exchange .....	595,566 55
Legal expenses, travelling expenses and guarantee Co. bonds .....	275,283 83
All other items, viz.: Clerical expenses, agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses.....	302,603 23
Reduction book value bonds purchased at a premium (Total miscellaneous expenses, \$10,296,967.21.)	236,160 00

Total disbursements .....\$36,499,126 51

Balance .....\$282,107,601 95

#### LEDGER ASSETS.

Book value real estate, unincumbered and incumbered .....	\$38,188,725 12
Mortgage loans on real estate, first liens and other than first .....	45,411,662 86
Loans secured by pledge of bonds, stocks or other collateral .....	25,371,587 00
Loans made to policyholders on this company's policies assigned as collateral .....	7,372,645 27
Book value bonds and stocks, excluding interest.....	147,520,222 00
Cash in company's office, \$15,870.31; deposited in bank, \$8,942,587.17; trust companies at interest, \$8,760,119.08	17,718,576 66
Agents' balances .....	524,183 14

Total net ledger assets.....\$282,107,601 95

#### NON-LEDGER ASSETS.

Interest due, \$72,438.68 and accrued, \$181,728.32 on mortgages .....	\$254,167 00
Interest accrued on bonds and stocks.....	2,103,441 00
Interest accrued on collateral loans .....	95,197 98
Interest accrued on other assets .....	11,191 35
Rents due, \$35,322.27 and accrued, \$201,110.94 on company's property or lease.....	236,433 21

Total .....\$2,700,430 54

Market value of bonds and stocks over book value..... 13,272,581 00

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported, less premiums paid in advance on policies outstanding December 31....	\$2,665,705	\$3,194,910	
Gross deferred premiums on policies outstanding December 31 .....	324,596	2,406,489	
Totals .....	\$2,990,301	\$5,601,399	
Deduct cost of collection, 60 per cent. on "new," 5 per cent. on "renewals".....	1,794,181	280,069	
Net amount of uncollected and deferred premiums .....	\$1,196,120	\$5,321,330	\$6,517,450 00
Gross assets .....			\$304,598,063 49

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, not secured by bonds.....	524,183 14
Total admitted assets .....	<u>\$304,073,880 35</u>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$235,343,493 00
Present value of amounts not yet due on matured installment policies (face, \$655,528.52) .....	498,022 00
Matured endowments due and unpaid .....	\$157,442 13
Death losses due and unpaid .....	231,778 45
Death losses in process of adjustment or adjusted and not due .....	93,221 42
Death losses which have been reported and no proofs received .....	1,529,946 86
Death losses and other policy claims resisted by the company, not yet outlawed .....	138,800 00
Due and unpaid on annuity claims .....	54,036 61
Net policy claims .....	2,205,225 47
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	346,195 01
Any other liability, viz: Under debenture bonds.....	67,958 00
Liabilities on policy holders' account.....	\$238,460,893 48
Gross divisible surplus .....	65,612,986 87
Total .....	<u>\$304,073,880 35</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	276,069	\$836,982,265	66,794	\$201,608,644
New policies issued .....	41,238	126,698,681	23,199	65,431,733
Old policies revived .....	957	3,277,564	334	978,078
Totals .....	318,204	\$996,958,510	90,327	\$268,018,455
Total terminated .....	30,007	\$105,865,598	10,528	\$32,114,717
Outstanding end of year.....	288,197	\$861,092,912	79,799	\$235,903,738

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVER-SIONARY ADDI-TIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	4,804	\$9,540,088	\$6,285,425	347,607	\$1,054,416,422
New policies issued .....	2,196	9,408,129	1,155,058	66,633	202,693,601
Old policies revived .....	11	137,000		1,302	4,392,642
Totals .....	7,011	\$19,085,217	\$7,440,483	415,542	\$1,261,502,665
Deduct ceased:					
By death .....				4,446	\$15,305,819
By maturity .....				406	2,019,434
By expiry .....				759	2,962,010
By surrender .....				6,340	22,379,328
By lapse .....				18,060	55,180,672
By change and decrease .....					703,642
By not being taken.....				11,308	46,076,713
Total terminated .....	1,330	\$5,746,271	\$901,032	41,865	\$144,627,618
Outstanding end of year .....	5,681	\$13,338,946	\$6,539,451	373,677	\$1,116,875,047

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Yes. If so, what amount therefor has been included in liabilities and where? Answer. Entire liability included in reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual; all profits to policyholders. Deposit capital, \$100,000. Dividends thereon limited to 7 per cent. per annum by charter.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. 7 per cent. per annum.

Does any officer, director or trustee receive any commission on the business of the company? Answer. Officers and directors are forbidden to transact business on commission.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	4,222	\$10,141,312
Policies issued during the year .....	644	2,278,060
<b>Total</b> .....	4,866	\$12,419,362
Ceased to be in force during the year.....	362	868,629
<b>Policies in force Dec. 31, last</b> .....	4,514	\$11,550,733
Losses and claims unpaid December 31 of previous year.....	2	\$3,000
Losses and claims incurred during the year.....	49	80,683
<b>Total</b> .....	51	\$83,683
Losses and claims settled during the year, in cash.....	46	76,933

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$315,167.94.

## FEDERAL LIFE INSURANCE COMPANY,

*Chicago, Illinois.*

[Incorporated September 8th, 1899; commenced business May 5th, 1900.]

President, ISAAC M. HAMILTON. 1st Vice Pres.; DANIEL B. AINGER.  
 Secretary, J. C. DENISON. 2d Vice Pres., J. F. ROBINSON.  
 Home Office, 204 DEARBORN ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, June 21, 1900.

## CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for .....	\$125,000 00
Amount of capital stock paid up in cash.....	125,000 00
Amount of, net ledger assets December 31 of previous year .....	\$125,000 00

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums and for first year's reinsurance....	\$32,318 27
Interest on collateral loans, including premium notes, loans or liens.....	\$12 79
Interest on bonds and dividends on stocks .....	1,343 16
Interest on other debts due the company, and on deposits in banks .....	603 64
Total rents and interest.....	1,964 59
From other sources, viz.: Policy loans and liens....	694 25
Total income during the year .....	\$34,977 11
Sum of both amounts .....	\$159,977 11

## DISBURSEMENTS DURING YEAR.

Commissions and bonuses to agents (less commission received on reinsurances), new policies .....	\$18,884 38
Salaries and all other compensation (officers, \$5,316.67; home office employees, \$1,794.47).....	7,111 14
Medical examiners' fees, \$3,628.63; inspection of risks, \$116.60 .....	3,745 23
Insurance department fees and agents' licenses.....	530 70
Rent and lights .....	2,297 98
Printing and stationery, \$2,004.96; postage, \$278.50....	2,283 46
Legal expenses, \$512.71; for furniture, etc., \$347.70....	1,360 41
All other items, viz.: Telephone and telegrams, \$238.91; exchange, \$2.14; incidental expense, \$737.34; miscellaneous expenses, \$2,406.45; internal revenue, \$1,744.80; library, \$36.88; travelling expenses, \$320.69; accrued interest and premium on investments, \$2,251.26 .....	7,788 47
(Total miscellaneous expenses, \$7,788.47.)	
Total disbursements .....	\$44,001 77

Balance ..... \$115,975 34

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$43,250 00
Premium notes on policies in force.....	4,445 75
Book value bonds, excluding interest .....	49,500 00
Cash in company's office, \$2,298.37; deposited in bank, \$9,372.47 .....	11,670 84
Metropolitan National .....	\$331 88
Bankers National .....	1,790 59
Certificates of deposit, Metropolitan Nat....	5,000 00
Certificates of deposit, Bankers Nat.....	2,250 00
Agents' debit balances, secured by bond.....	6,414 50
Policy loans and liens .....	694 25
<b>Total net ledger assets .....</b>	<b>\$11,597 34</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,288 47
Interest due and accrued on premium notes, loans or liens .....	32 97
Interest due and accrued on other assets, certi- ficates of deposit .....	74 18
Market value of bonds and stocks over book value....	2,075 00
<b>Total .....</b>	<b>\$3,470 62</b>

## New business.

Gross premiums, not more than three months due after period of grace, unreported on policies out- standing December 31 .....	\$52,603 38
Gross deferred premiums on policies outstanding De- cember 31 .....	5,280 22
<b>Total .....</b>	<b>\$57,883 60</b>
Deduct cost of collection, 60 per cent. on "new".....	34,729 96

Net amount of uncollected and deferred premi- ums .....	23,153 64
Furniture, fixtures, supplies, etc. ....	2,500 00
<b>Gross assets .....</b>	<b>\$145,099 60</b>

## DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter, stationery, furniture, fix- tures, safes, etc. ....	\$2,500 00
Premium notes or loans and net premiums in excess of reserve on policies .....	12,177 99
Commissions payable to agents on premium notes when paid .....	2,667 45
<b>Total .....</b>	<b>17,345 44</b>
<b>Total admitted assets .....</b>	<b>\$127,754 16</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$20,726 00
Premiums paid in advance .....	106 50
<b>Liabilities on policy holders' account.....</b>	<b>\$20,832 50</b>
Gross divisible surplus* .....	106,921 66
<b>Total .....</b>	<b>\$127,754 16</b>

\*All in capital stock of company.

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
New policies issued .....	1,261	\$2,212,882	28	\$51,218
Deduct ceased: By not being taken .....	228	\$122,000		

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
New policies issued .....	23	\$47,300	1,312	\$2,311,400
Deduct ceased: By not being taken .....	3	\$7,000	231	\$129,000
Outstanding end of year .....			1,081	\$2,182,400
Deduct for installment policies .....				59,357
				\$2,123,043

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, an amount not to exceed the agent's commission; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. 10 per cent.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies issued during the year .....	212	\$93,000
Ceased to be in force during the year .....	40	20,000
Policies in force Dec. 1, last .....	172	\$73,000

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$1,672.03; notes or credits, \$1,067.33; total, \$2,739.26.

# FIDELITY MUTUAL LIFE INSURANCE COMPANY,

*Philadelphia, Pennsylvania.*

[Incorporated December 2, 1878; commenced business January 1, 1879.]

President, L. G. FOUSE.  
Secretary, W. S. CAMPBELL.

Vice Pres., ALEXANDER McKNIGHT.  
Home Office, 112-116 N. BROAD ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1893.

Amount of net ledger assets December 31 of previous  
year ..... \$2,603,874 78

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums, \$2,968.67, and \$608.67 for first year's reinsurance	\$439,062 46	
Renewal premiums less interest included in deferred premiums, \$12,711.06, and \$697.63 for renewal reinsurance.....	1,707,178 16	
Dividends applied by policyholders to pay running premiums, first year premium, \$194.37; renewals, \$21,545.13 .....	21,739 50	
Surrender values applied to pay running premiums, renewals .....	484 54	
Consideration for annuities (other than matured installment policies) .....	500 65	
<b>Total premium income.....</b>	<b>\$2,168,965 31</b>	
Rents from Co.'s property, including \$31,500.00 for Co.'s use of own buildings .....	\$70,317 03	
Interest on loans on mortgages of real estate .....	12,963 90	
Interest on collateral loans, including premium notes, loans or liens.....	21,191 46	
Interest on bonds and dividends on stocks .....	25,599 55	
Interest on other debts due the company, and on deposits in banks.....	7,019 39	
Discount on claims paid in advance, \$328.27; interest on deferred premiums \$15,679.72 .....	16,007 99	
<b>Total rents and interest .....</b>	<b>153,099 32</b>	
Profit on sales of real estate, \$5,842.63; on sale or maturity of securities, \$5,180.56 .....	11,023 19	
Fees for alteration of policies .....	74 10	
<b>Total income during the year .....</b>	<b>\$2,333,161 92</b>	
<b>Sum of both amounts .....</b>	<b>\$4,937,036 70</b>	

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$928,009 11
Installment death claims .....	6,948 36
<b>Total net amount actually paid for losses and matured endowments .....</b>	<b>\$934,957 47</b>



Dividends paid policy-holders .....	\$17,652 81
Dividends applied to policy-holders to pay running premiums .....	21,739 50
Surrender values .....	65,433 63
(Total paid policy-holders, \$1,040,267.95.)	
Commissions and bonuses to agents (less commission received on re-insurances) new policies, \$27,154.25; renewal policies, \$83,687.28; on annuities, \$252.25 .....	311,093 78
Exchange paid to banks and collectors for collecting premiums .....	6,697 64
Communiting renewal commissions .....	8,154 76
Salaries and allowances for agencies, including managers, agents and clerks .....	82,578 78
Salaries and all other compensation (officers, \$31,221.78; home office employees, \$94,667.05) .....	125,888 83
Medical examiners' fees, \$25,035.61; inspection of risks, \$17,533.27 .....	52,568 88
Taxes on new premiums, \$3,766.64; renewal premiums, \$17,178.14; on franchise, \$25.00; on reserve, \$373.79; municipal licenses, \$652.50 .....	21,996 07
Taxes on real estate, \$12,108.41; on other investments, \$3,283.73 .....	15,392 14
Insurance department fees and agents' licenses, \$8,465.90; internal revenue, \$14,034.95 .....	22,490 85
Repairs and expenses (other than taxes) on real estate .....	16,188 45
Rent (including \$31,500.00 for company's use of own buildings) .....	47,069 11
Advertising, \$18,935.68; printing and stationery, \$20,938.95; postage, \$14,425.82 .....	54,300 45
Legal expenses, \$12,187.66; for furniture, etc., \$2,902.80 .....	15,090 46
Losses on sales of real estate .....	853 30
All other items, viz.: Expressage and telegrams, \$2,877.45; janitor, fuel, etc., \$567.00; library, \$692.57; sundry expenses, \$14,414.22; traveling expenses, \$24,290.53 .....	42,841 77
(Total miscellaneous expenses, \$823,205.27.)	
<b>Total disbursements .....</b>	<b>\$1,863,473 22</b>
<b>Balance .....</b>	<b>\$3,073,563 48</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$1,198,027 35
Mortgage loans on real estate, first liens .....	229,450 35
Loans secured by pledge of bonds, stocks, or other collateral .....	23,986 57
Loans made to policy-holders on this company's policies assigned as collateral .....	210,959 08
Premiums notes on policies in force, of which \$44,601.31 is for first year's premiums .....	93,839 31
Book value of bonds, excluding interest, \$816,557.10; stocks, \$74,929.50 .....	891,486 60
Cash in company's office, \$139.67; deposited in bank, \$165,809.05 .....	165,948 72
Third Nat. Bank, Philadelphia .....	\$86,911 46
Ninth Nat. Bank .....	11,063 74
Fourth Street Nat. Bank .....	\$67,843 85
Due from Minn. Loan and Trust Co., Trustee .....	11,009 20
Bills receivable, \$12,949.00; agents' debit balances, \$236,014.82 .....	248,963 82
Due from suspended banks .....	390 50
<b>Total .....</b>	<b>\$3,074,061 50</b>
<b>All credit items .....</b>	<b>498 02</b>
<b>Total net ledger assets .....</b>	<b>\$3,073,563 48</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$11,465 55
Interest due on collateral loans .....	504 81
Rents due on company's property or lease.....	2,573 52

Total ..... \$20,008 49

Market value of real estate over book value .....	\$98,038 73
Market value of bonds and stock over book value....	27,368 80

Total ..... 125,407 53

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, \$78,525.79; single premium, \$16,700.00	\$95,225 79	\$39,850 52
Gross deferred premiums on policies outstanding December 31 .....	64,308 89	308,183 65
Totals .....	\$159,534 68	\$348,034 17
Deduct cost of collection, 50 per cent. on "new," 7½ per cent. on "renewals," and 5 per cent. on single premiums .....	72,252 34	26,102 56
Net amount of uncollected and deferred premiums .....	\$87,282 34	\$321,931 61

409,213 95

Gross assets..... \$3,628,193 45

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances, not secured by bonds.....	\$184,138 72
Bills receivable, unsecured .....	12,949 00
Premium notes or loans and net premiums in excess of reserve on policies .....	19,985 14
Suspended banks .....	390 50
Commissions payable to agents on premium notes when paid .....	15,271 03

Total ..... 232,734 39

Total admitted assets ..... \$3,395,545 06

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December .....	\$2,511,740 00
Same for annuities (including those in reduction of premiums) .....	308 00

Total ..... \$2,512,048 00

Deduct net value of risks of this company reinsured in other solvent companies .....	2,229 00
--	----------

Net reserve ..... \$2,509,819 00

Present value of amounts not yet due on matured installment policies (face, \$29,452.15) ..... 23,256 62

Death losses due and unpaid .....	\$5,000 00
Death losses in process of adjustment or adjusted and not due .....	108,935 00
Death losses which have been reported and no proofs received .....	50,000 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	33,000 00

Net policy claims ..... 196,935 00

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	\$194 51
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	33,400 95
Premiums paid in advance .....	2,870 70
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	6,661 00
Liabilities on policy holders' account.....	\$2,773,137 78
Gross divisible surplus .....	622,321 28
Total .....	<u>\$3,395,459 06</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	12,788	\$25,514,817	300	\$290,508
New policies issued .....	4,881	9,890,515	1,105	2,337,850
Old policies revived .....	37	69,500		
Old changed and increased .....	541	1,317,256	110	292,458
Totals .....	18,247	\$36,792,088	1,515	\$2,910,816
Deduct ceased:				
By death .....	88	\$187,601	3	\$149
By surrender .....	142	323,817	3	264
By lapse .....	2,247	4,550,605	265	258,403
By change and decrease .....	430	1,379,978	26	101,500
By not being taken .....	706	1,574,700	185	469,500
Total terminated .....	3,613	\$8,016,701	482	\$829,816
Outstanding end of year .....	14,634	\$28,775,387	1,033	\$2,081,000

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year.....	22,138	\$51,387,616	35,226	\$77,182,941
New policies issued .....	2,954	6,857,781	8,940	19,086,146
Old policies revived .....	35	132,805	72	202,305
Old changed and increased.....	112	277,214	763	1,886,928
<b>Totals .....</b>	<b>25,239</b>	<b>\$58,655,416</b>	<b>45,001</b>	<b>\$98,358,320</b>
<b>Deduct ceased:</b>				
By death .....	305	\$814,148	396	\$1,001,898
By expiry .....	126	243,000	126	243,000
By surrender .....			145	324,061
By lapse .....	2,060	4,889,202	4,572	9,688,210
By change and decrease .....	321	870,618	777	2,352,096
By not being taken .....	301	575,650	1,192	2,619,850
<b>Total terminated .....</b>	<b>3,113</b>	<b>\$7,392,618</b>	<b>7,208</b>	<b>\$16,239,135</b>
<b>Outstanding end of year .....</b>	<b>22,126</b>	<b>\$51,262,798</b>	<b>37,793</b>	<b>\$82,119,185</b>
<b>Policies reinsured .....</b>	<b>56</b>	<b>\$304,000</b>		

State here the face value corresponding to the present value ("by death") above, \$1,003,463.00.

Paid-up insurance (including return premium and reversionary additions), No. of policies, 680; amount, \$487,812.00.

The annuities in force December 31st last ensuing were in number 3, representing in annual payments, \$950.00.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums from 20 to 30 per cent. or amount equal to agents' commission; on renewal premiums from 20 to 30 per cent. only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. None.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	742	\$1,406,394 25
Policies issued during the year.....	202	320,000 00
<b>Total .....</b>	<b>944</b>	<b>\$1,726,394 25</b>
Ceased to be in force during the year .....	182	332,247 25
<b>Policies in force Dec. 31, last.....</b>	<b>762</b>	<b>\$1,394,147 00</b>
<b>Losses and claims incurred during the year.....</b>	<b>4</b>	<b>\$15,199 50</b>
<b>Losses and claims settled during the year, in cash .....</b>	<b>3</b>	<b>5,199 50</b>

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Cash, \$35,540.01; notes or credits, \$3,749.86; total, \$39,289.87.

## GERMANIA LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated April 10, 1860; commenced business July 16, 1860.]

President, CORNELIUS DOREMUS. 1st Vice Pres., HUBERT CILLIS.  
 Secretary, HUBERT CILLIS. 2d Vice Pres., MAX A. WESENDONCK.  
 Home Office, 20 NASSAU ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, January 10, 1861.

## CAPITAL STOCK.

Amount of capital stock subscribed for..... \$200,000 00  
 Amount of capital stock paid up in cash..... 200,000 00

Amount of net ledger assets December 31 of previous  
 year .....\$25,193,452 29

## INCOME DURING YEAR.

First year's premiums less interest in-  
 cluded in deferred premiums, \$1,725.76.. \$390,491 71  
 Renewal premiums less interest included  
 in deferred premiums, \$12,613.55, and  
 \$5,327.00 for renewal reinsurance..... 2,878,270 19  
 Single premiums without deductions for  
 commissions or other expenses ..... 8,433 00  
 Dividends applied by policy-holders to  
 purchase paid-up additions and annu-  
 ities ..... 36,623 71  
 Surrender values applied to purchase  
 paid-up insurance and annuities ..... 115,628 63  
 Consideration for annuities (other than  
 matured installment policies) ..... 11,590 60

Total premium income ..... \$3,441,037 84  
 Rents from Co.'s property, including  
 \$27,760.00 for Co.'s use of own buildings \$172,805 97  
 Interest on loans on mortgages of real  
 estate ..... 687,534 64  
 Interest on collateral loans, including  
 premium notes, loans or liens ..... 80,944 30  
 Interest on bonds and dividends on stocks 298,500 89  
 Interest on other debts due the company,  
 and on deposits in banks ..... 9,545 31  
 Interest on deferred premiums..... 14,339 31

Total rents and interest ..... 1,263,670 42  
 From other sources, viz.: Dividends on re-insurances,  
 \$4,276.60; policy fees, \$1,865.14 ..... 6,081 74

Total income during the year..... \$4,710,790 00

Sum of both amounts .....\$29,904,242 29

## DISBURSEMENTS DURING YEAR.

For death claims, \$1,105,610.21; additions,  
 \$29,326.39 ..... \$1,134,936 60  
 Matured endowments, \$767,834.84; addi-  
 tions, \$24,877.24 ..... 792,712 08  
 Total ..... \$1,927,648 68  
 Deduct amount received from other com-  
 panies for claims on policies of this  
 company reinsured for matured endow-  
 ments ..... 20,000 00

Total net amount actually paid for losses and  
 matured endowments..... \$1,907,648 68

Paid to annuitants .....	\$26,466 35
Dividends paid policy-holders on paid-up policies....	28,426 35
Dividends of 1900 applied by policy-holders to pay run- premiums .....	148,878 06
Dividends applied by policy-holders to purchase paid- up additions and annuities .....	36,623 71
Surrender values paid .....	259,299 80
Surrender values applied to purchase paid-up insur- ance and annuities .....	115,628 63
(Total paid policy-holders, \$2,522,972.07.)	
Paid stockholders for interest and dividends .....	24,000 00
Commissions and bonuses to agents (less commis- sion received on re-insurances), new policies, \$243,484.34; renewal policies, \$125,188.03; single pre- mium policies, \$440.66; on annuities, \$192.78.....	370,305 81
Commuting renewal commissions .....	1,138 98
Salaries and allowances for agencies, including man- agers, agents and clerks .....	162,540 06
Salaries and all other compensation officers and home office employees .....	105,051 81
Medical examiners' fees and inspection of risks.....	30,240 68
Taxes on new premiums and renewal premiums, \$20,189.00; on reserves, \$431.22; municipal and state licenses, \$1,923.10; internal revenue, \$3,822.62 .....	26,365 95
Taxes on real estate .....	33,042 63
Insurance department fees and agents' licenses .....	1,851 04
Repairs and expenses (other than taxes) on real es- tate .....	65,630 12
Rent for company's use of own buildings .....	27,760 00
Advertising, \$17,551.94; printing and stationery, \$10,208.61; postage, \$1,457.68 .....	29,218 23
Legal expenses, \$4,311.62; for furniture, etc., \$1,841.61 .....	6,153 23
Losses on sales of real estate, \$1,771.06; on sale or maturity of securities, \$7,025.00 .....	8,796 05
All other items, viz.: Expressage, exchange and other expenses .....	37,330 88
(Total miscellaneous expenses, \$929,425.47.)	
<b>Total disbursements .....</b>	<b>\$3,452,397 54</b>
<b>+ Balance .....</b>	<b>\$26,451,844 75</b>

## LEDGER ASSETS.

Book value real estate, unincumbered and incum- bered .....	\$2,656,796 55
Mortgage loans on real estate, first liens and other than first .....	14,296,062 43
Loans made to policy-holders on this company's pol- icies assigned as collateral .....	1,390,268 60
Book value bonds and stocks, excluding interest.....	7,481,536 87
Cash in company's office, \$3,587.29; deposited in bank, \$454,542.85; cash in transit, \$164,060.16 (since re- ceived) .....	627,180 30
German American Bank .....	\$162,969 94
Chemical National Bank .....	8,100 94
National City Bank .....	170,433 62
Amsterdamsche Bank .....	7,401 14
Bayrische Hyp. & Wechsel Bank .....	34 59
Baden & Comm. Credit Bank .....	27 71
Deutsche Bank .....	77,453 81
Dresdener Bank .....	5,654 56
Posther Ungar Comm. Bank .....	3,512 96
Reichsbank .....	13,872 32
Wiener Bankverein .....	5,081 28
<b>Total net ledger assets.....</b>	<b>\$26,451,844 75</b>

3 INS.

## NON-LEDGER ASSETS.

Interest due, \$5,287.50, and accrued, \$243,713.05, on mortgages .....	\$249,000 55
Interest accrued on bonds and stocks .....	57,997 99
Interest due on premium notes, loans or liens .....	2,060 35
Rents due, \$747.33 and accrued, \$5,395.83 on company's property or lease .....	6,143 16
<b>Total .....</b>	<b>\$315,202 05</b>
<b>Market value of real estate over book value.....</b>	<b>61,034 63</b>
<b>Market value of bonds and stocks over book value.....</b>	<b>62,064 12</b>

	New business.	Renewals
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$6,630 87	\$184,703 19
Gross deferred premiums on policies outstanding December 31 .....	25,088 27	314,364 33
<b>Totals .....</b>	<b>\$31,719 14</b>	<b>\$499,067 52</b>
Deduct cost of collection, 55 per cent. on "new," 5 per cent. on "renewals" .....	17,445 53	24,953 38
<b>Net amount of uncollected and deferred premiums .....</b>	<b>\$14,273 61</b>	<b>\$474,114 14</b>
		<b>488,387 75</b>
<b>Total admitted assets .....</b>		<b>\$27,378,533 30</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$22,844,670 00
Same for reversionary additions .....	446,224 00
Same for annuities (including those in reduction of premiums) .....	362,644 00
<b>Total .....</b>	<b>\$23,653,538 00</b>
Deduct net value of risks of this company re-insured in other solvent companies .....	30,234 00
<b>Net reserve .....</b>	<b>\$23,623,304 00</b>
Matured endowments due and unpaid .....	\$2,964 99
Death losses due and unpaid .....	5,651 03
Death losses in process of adjustment or adjusted and not due .....	56,618 80
Death losses which have been reported and no proofs received .....	74,344 01
Death losses and other policy claims resisted by the company, not yet outlawed .....	13,312 34
Due and unpaid on annuity claims.....	2,361 15
<b>Net policy claims .....</b>	<b>155,252 32</b>
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	60,299 88
Premiums paid in advance.....	12,947 16
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	5,379 26
Any other liability, viz.: Extra reserve for absolute, dividend tontine, war and world policies.....	83,333 76
<b>Liabilities on policy holders' account.....</b>	<b>\$23,940,516 38</b>

Gross divisible surplus .....	\$3,238,016 92	
Capital stock paid up .....	200,000 00	
		<u>\$3,438,016 92</u>
Total .....		<u><u>\$27,378,533 30</u></u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported	18,376	\$34,461,219	30,245	\$44,931,261
Deduct unpaid of 1899.....	559	948,277	669	1,053,659
Amount in force, actually paid for at end of previous year .....	17,737	\$33,512,942	29,576	\$43,877,602
New policies issued .....	2,333	4,338,827	3,241	5,223,821
Old policies revived .....	8	13,250	8	8,045
Totals .....	20,078	\$37,865,019	32,825	\$49,109,468
Deduct ceased:				
By death .....	424	\$759,910	228	\$364,395
By maturity .....			474	761,499
By expiry .....	4	8,046	37	27,522
By surrender .....	298	705,763	521	763,035
By lapse .....	836	1,515,817	1,000	1,443,199
By change and decrease .....		84,610		94,746
Total terminated .....	1,562	\$3,074,146	2,260	\$3,454,396
Outstanding end of year .....	18,516	\$34,790,873	30,565	\$45,655,072
Policies re-insured (Included in above).....		\$100,000		\$35,000



## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported .....	68	\$174,869	\$833,286	48,589	\$80,400,635
Deduct unpaid of 1899 .....	1	5,000	1,253	1,209	2,008,189
Amount in force, actually paid for at end of previous year..	67	\$169,869	\$832,033	47,380	\$78,392,446
New policies issued .....	9	24,280	5,583	5,583	9,586,938
Ret. prem. on new policies.....			4,926		4,926
Old policies revived .....				16	21,295
Old policies changed and increased..			83,568		83,568
Totals .....	76	\$194,149	\$920,527	52,979	\$88,089,163
Deduct ceased:					
By death .....			\$33,348	652	\$1,157,653
By maturity .....			24,768	474	786,267
By expiry .....	12	21,780	5,643	53	62,991
By surrender .....			13,150	819	1,481,948
By lapse .....	8	23,710	2,810	1,844	2,985,536
By change and decrease.....			1,003		180,359
Total terminated .....	20	\$45,490	\$80,722	3,842	\$6,654,754
Outstanding end of year .....	56	\$148,659	\$839,805	49,137	\$81,434,409
Policies reinsured (Included in above)					\$135,000

State here the face value, and present value, on installment policies ("By death") above, \$6,000 face; \$5,039.50 present value.

Paid-up insurance (excluding return premium and reversionary additions), number of policies 5,296, amount \$5,859,992.26.

The annuities in force December 31st, 1900, were in number 215, representing in annual payments \$32,798.

Industrial policies in force December 31st, 1900, number 3,765, amount \$483,832.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? No notes taken.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. On the mixed plan.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. An amount not exceeding 5 per cent. of the capital stock.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year (paid for basis)	709	\$991,861
Policies issued during the year .....	53	58,750
Total .....	762	\$1,050,611
Ceased to be in force during the year .....	57	83,560
Policies in force Dec. 31, last.....	705	\$967,051
Losses and claims unpaid December 31 of previous year.....	1	\$1,000 00
Losses and claims incurred during the year.....	17	30,371 53
Total .....	18	\$31,371 53
Losses and claims settled during the year, in cash.....	15	26,205 53

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$37,248.19.

## HOME LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated April 30, 1860; commenced business May 1, 1860.]

President, GEORGE E. IDE.

Vice Pres., WILLIAM M. ST. JOHN.

Secretary, ELLIS W. GLADWIN.

Actuary, WILLIAM A. MARSHALL.

Home Office, 256 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, March 12, 1875.

## CAPITAL STOCK.

Amount of capital stock authorized, \$125,000.00; subscribed for .....	\$125,000 00
Amount of capital stock paid up in cash .....	<u>125,000 00</u>
Amount of net ledger assets December 31 of previous year .....	\$10,822,249 67

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums, \$399.95 ....	\$335,757 07
Renewal premiums less interest included in deferred premiums, \$5,012.79 and \$11,380.45 for renewal re-insurance .....	1,486,200 86
Single premiums without deductions for commissions or other expenses .....	1,324 47
Dividends applied by policy-holders to pay running premiums, renewals .....	50,571 32
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	122,844 99
Surrender values applied to pay running premiums, renewals .....	53 50
Surrender values applied to purchase paid-up insurance and annuities .....	21,686 00
Consideration for annuities (other than matured installment policies) .....	<u>11,363 97</u>
Total premium income .....	\$2,029,802 18
Rents from Co.'s property, including \$24,000.00 for Co.'s use of own buildings .....	\$73,424 31
Interest on loans on mortgages of real estate .....	186,390 67
Interest on collateral loans, including premium notes, loans or liens .....	33,006 22
Interest on bonds and dividends on stocks .....	215,158 40
Interest on other debts due the company, and on deposits in banks .....	43,958 47
Discount on claims paid in advance, \$228.33; interest on deferred premiums, \$6,012.74 .....	<u>6,241 07</u>
Total rents and interest .....	558,178 14
From other sources .....	<u>323 60</u>
Total income during the year .....	\$2,588,303 92
Sum of both amounts .....	<u>\$13,410,553 59</u>

## DISBURSEMENTS DURING YEAR.

For death claims, \$517,300.87; additions, \$423.00	\$517,733 87
Matured endowments, \$136,175.00; additions, \$6,919.00	143,094 00
Total net amount actually paid for losses and matured endowments	\$660,827 37
Paid to annuitants	22,094 80
Dividends paid policy-holders	4,385 51
Dividends applied by policy-holders to pay running premiums	50,571 32
Dividends applied by policy-holders to purchase paid-up additions and annuities	122,844 99
Surrender values paid	114,611 53
Surrender values applied to pay running premiums	93 50
Surrender values applied to purchase paid-up insurance and annuities	21,686 00
(Total paid policy-holders, \$897,137.82.)	
Interest and dividends on stockholders' shares declared during the year, \$15,000.00	15,000 00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$178,153.45; renewal policies, \$110,449.65; single premium policies, \$132.45; on annuities, \$35.44	289,056 99
Commuting renewal commissions	21,038 60
Salaries and allowances for agencies, including managers, agents and clerks	94,317 01
Salaries and all other compensation (officers, \$61,500.00; home office employees, \$43,982.61)	95,482 61
Medical examiners' fees, \$29,752.50; inspection of risks, \$1,544.48	31,306 98
Taxes on new premiums and renewal premiums, \$18,919.80; on reserves, \$911.90; municipal and state licenses, \$1,663.36	21,495 06
Taxes on real estate, \$15,265.80; on other investments, \$5.00	15,270 80
Insurance department fees and agents' licenses	4,878 90
Repairs and expenses (other than taxes) on real estate	30,251 04
Rent for Co.'s use of own buildings	24,000 00
Advertising, \$7,282.70; printing and stationery, \$15,122.26; postage, \$2,880.00	25,284 96
Legal expenses	8,834 21
Losses on sale or maturity of securities	25,774 88
All other items, viz.: Traveling expenses, \$2,323.03; internal revenue, \$7,887.37; office expenses and directors' fees, \$9,649.92; exchange, \$1,264.04	21,124 36
(Total miscellaneous expenses, \$723,116.45.)	
Total disbursements	\$1,720,254 27
Balance	\$11,690,299 32

## LEDGER ASSETS.

Book value real estate, unincumbered	\$1,645,231 86
Mortgage loans on real estate, first liens	3,708,785 00
Loans secured by pledge of bonds, stocks, or other collateral	33,500 00
Loans made to policy-holders on this company's policies assigned as collateral	572,819 38
Premium notes on policies in force, of which \$1,243.98 is for first year's premiums	507,636 43
Book value bonds, excluding interest, \$4,170,905.93; stocks, \$665,564.99	4,836,470 92
Cash in company's office, \$1,245.33; deposited in bank and trust companies, \$347,255.49	348,500 82
Agents' debit balances	37,354 91
Total net ledger assets	\$11,690,299 32

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$20,883 13
Interest due and accrued on bonds and stocks.....	39,815 20
Interest due and accrued on collateral loans.....	254 08
Interest due and accrued on other assets.....	713 06
Rents due and accrued on company's property or lease .....	5,564 60

Total . . . . .	\$67,230 06
Market value of real estate over book value.....	95,516 68
Market value of bonds and stocks over book value.....	304,634 04

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$53,311 69	\$94,918 06
Gross deferred premiums on policies outstanding December 31 .....	24,687 70	104,297 43
Totals .....	\$77,999 29	\$199,215 49
Deduct cost of collection, 52.73 per cent. on "new," 7.11 per cent. on "renewals" .....	41,129 08	14,164 22
Net amount of uncollected and deferred premiums .....	\$36,870 31	\$185,051 27

221,921 58

Gross assets .....\$12,379,601 68

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds..... 37,354 91

Total admitted assets .....\$12,342,246 77

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$9,932,233 00
Same for reversionary additions .....	748,279 00
Same for annuities (including those in reduction of premiums) .....	221,187 00

Total .....	\$10,901,639 00
Deduct net value of risks of this company reinsured in other solvent companies .....	32,650 00

Net reserve .....\$10,869,049 00

Present value of amounts not yet due on matured installment policies (face, \$17,500.00) (\$13,761 included in Item I of liabilities).	
Death losses in process of adjustment or adjusted and not due .....	\$8,000 00
Death losses which have been reported and no proofs received .....	56,344 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	29,000 00
Due and unpaid on annuity claims .....	25 00

Net policy claims ..... 93,369 00

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	\$4,368 91
Premiums paid in advance.....	19,112 56
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	7,884 00
Any other liability, viz: To meet possible fluctuations in price of securities and other contingencies.....	65,875 00
Liabilities on policy holders' account.....	\$11,059,658 47
Capital stock paid up .....	1,282,588 30
Total .....	\$12,342,246 77

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	21,142	\$38,497,808 00	3,933	\$6,860,791 00
New policies issued .....	4,952	8,345,303 74	1,167	1,790,325 00
Old policies revived .....	73	143,860 00	17	24,500 00
Old policies changed and increased.....	7	28,552 00	1	7,700 00
Totals .....	26,174	\$47,015,523 74	5,118	\$8,683,316 00
Deduct policies ceased:				
By death .....	236	\$442,631 74	29	\$47,301 00
By maturity .....			91	136,779 00
By surrender .....	426	865,783 00	83	142,722 00
By lapse .....	1,319	2,075,132 00	227	317,782 00
By change and decrease .....		77,799 00		17,421 00
By not taken .....	699	1,246,123 00	636	342,456 00
Total terminated .....	2,680	\$4,707,468 74	636	\$1,004,461 00
Numbers and amounts in force at end of year .....	23,494	\$42,308,055 00	4,482	\$7,678,855 00
Policies reinsured .....	16	\$224,278 00	4	\$60,000 00

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVER- SINARY ADDI- TIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	1,187	\$2,808,644 00	\$1,091,454 00	26,262	\$49,258,697 00
New policies issued.....	241	427,711 13	159,887 50	6,380	10,723,27 37
Old policies revived .....	4	7,500 00	.....	94	175,860 00
Old policies changed and in- creased .....	.....	58 00	.....	8	36,310 00
Totals .....	1,432	\$3,243,913 13	\$1,251,341 50	32,724	\$60,194,094 37
Deduct policies ceased:					
By death .....	12	\$27,368 13	\$433 00	277	\$517,733 87
By maturity .....	.....	.....	6,319 50	91	143,698 50
By surrender .....	20	83,748 00	340 00	529	1,092,593 00
By lapse .....	125	232,809 00	.....	1,671	2,625,723 00
By change and decrease .....	8	22,529 00	.....	8	117,749 00
By expiry .....	2	3,000 00	.....	2	3,000 00
By not taken .....	38	35,766 00	.....	943	1,624,345 00
Total terminated .....	205	\$406,220 13	\$7,092 50	3,521	\$6,124,22 37
Numbers and amounts in force at end of year.....	1,227	\$2,838,693 00	\$1,244,249 00	29,203	\$54,069,852 00
Policies reinsured .....	8	\$38,500 00	.....	28	\$322,778 00

Instalment policies have been entered and deducted in above exhibit of policies for the commuted value of instalments.

Annuities in force, No. 54, amount, \$22,953.43.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No, excepting on policies under which the company carries a 3 per cent. reserve liability. If so, what amount therefor has been included in liabilities and where? Answer. The entire 3 per cent. liability is included in item 1 of liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. The company does not accept notes on new premiums but one-quarter of a premium can remain a lien against the policy.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Six per cent. semi-annually.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	690	\$1,299,078 00
Policies issued during the year.....	214	259,999 83
<b>Total</b> .....	904	\$1,559,077 83
Ceased to be in force during the year.....	97	134,828 83
<b>Policies in force Dec. 31, last</b> .....	807	\$1,424,249 00
Losses and claims incurred during the year.....	18	\$35,808 83
Losses and claims settled during the year, in cash.....	17	35,608 83

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$52,342.40; notes or credits, \$2,322.84; total, \$54,665.24.



## ILLINOIS LIFE INSURANCE COMPANY,

*Chicago, Illinois.*

[Incorporated July 7, 1899; commenced business October 2, 1899.]

President, JAMES W. STEVENS. 1st Vice Pres., ORR SANG.  
 Secretary, Edward D. STEVENS. 2d Vice Pres., R. W. STEVENS.  
 Home Office, 134 MONROE ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, September 16, 1899.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital stock paid up in cash.....	100,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$167,569 08

## INCOME DURING YEAR.

First year's premiums less interest in-	
cluded in deferred premiums, \$77,795.55	
and \$1,331.03 for first year's reinsurance	\$76,464 52
Renewal premiums less interest included	
in deferred premiums, \$140,955.58 and	
\$827.06 for renewal reinsurance .....	140,128 52
Total premium income .....	\$216,593 04
Interest on loans on mortgages of real	
estate .....	\$4,428 43
Interest on collateral loans, including	
premium notes, loans or liens .....	4,844 40
Interest on bonds and dividends on stocks	2,090 83
Interest on other debts due the company,	
and on deposits in banks .....	1,231 66
Interest on deferred premiums .....	2,618 63
Total rents and interest .....	15,213 95
Ledger assets, other than premiums, received from	
other companies for assuming their risks .....	18,194 73
From other sources, viz.: Profit and loss, C. M.	
Blackford .....	5 00
Policy lien notes .....	81,552 67
Total income during the year.....	\$331,569 39
Sum of both amounts .....	\$499,128 47

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$86,661 22
Total disability .....	515 83
Total net amount actually paid for losses and	
matured endowments .....	\$87,177 05
Surrender values paid .....	170 51
(Total paid policy-holders, \$87,347.56.)	
Paid stockholders for interest or dividends.....	7,000 00
Commissions and bonuses to agents (less commission	
received on reinsurances), new policies, \$42,500.83;	
renewal policies, \$18,304.61 .....	60,805 44
Salaries and allowances for agencies, including man-	
agers, agents and clerks .....	3,250 00

Salaries and all other compensation (officers, \$16,783.20; home office employees, \$8,917.50).....	\$25,700 70
Medical examiners' fees .....	5,927 60
Taxes on new premiums, \$186.95; on plant, \$19.04; municipal licenses, \$50.00 .....	255 99
Investments, expenses .....	65 00
Insurance department fees and agents' licenses.....	776 06
Investigating claims .....	399 35
Rent, H. O., \$3,025.00; agents' offices, \$1,647.67.....	4,672 67
Advertising, \$5,704.46; printing and stationery, \$2,027.61; postage, \$1,890.41 .....	9,622 48
Legal expenses .....	861 49
All other items, viz.: Traveling expense.....	1,239 20
Expense account, \$3,286.26; collection of premiums, \$1,909.97; revenue stamps, \$2,536.44 .....	7,632 67
(Total miscellaneous expenses, \$128,268.65.)	
Total disbursements .....	\$215,616 21
Balance .....	\$283,512 26

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$82,236 35
Loans made to policy-holders on this company's policies assigned as collateral .....	96,079 77
Book value bonds, excluding interest, \$18,812.50; stocks, \$15,100.00 .....	33,912 50
Cash in company's office, \$1,811.37; deposited in bank, \$25,147.73 .....	26,959 10
Corn Exchange National Bank.	
Certificates of deposit, No. 18812, \$4,900.00; No. 18813, \$5,600.00, German Savings Bank, Davenport, Ia.....	10,500 00
Furniture and fixtures .....	6,181 66
Agents' debit balances .....	30,121 91
Total .....	\$285,991 29
Agents' credit balances .....	2,479 03
Total net ledger assets .....	\$283,512 26

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,118 49
Interest accrued on bonds and stocks.....	405 00
Total .....	\$1,523 49

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$27,439 60	\$8,448 52	
Gross deferred premiums on policies outstanding December 31 .....	34,102 43	32,712 40	
Totals .....	\$61,542 03	\$41,160 92	
Deduct cost of collection, 60 per cent. on "new," 5 per cent. on "renewals".....	36,925 21	2,068 04	
Net amount of uncollected and deferred premiums .....	\$24,616 82	\$39,102 88	63,779 70
Gross assets .....			\$348,755 45

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$6,181 66	
Agents' debit balances, not secured by bonds.....	4,574 66	
Premium notes or loans and net premiums in excess of reserve on policies .....	34,937 47	
<b>Total . . . . .</b>		<b>\$45,693 79</b>
<b>Total admitted assets . . . . .</b>		<b>\$303,061 66</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$166,001 00	
Deduct net value of risks of this company re-insured in other solvent companies .....	1,145 00	
<b>Net reserve . . . . .</b>		<b>\$164,856 00</b>
Death losses in process of adjustment or adjusted and not due .....	\$5,500 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	2,000 00	
<b>Net policy claims . . . . .</b>		<b>7,500 00</b>
Salaries, rents, expenses, taxes, bills, accounts, etc., due and accrued .....	10,295 56	
Premiums paid in advance .....	802 25	
<b>Liabilities on policy holders' account . . . . .</b>		<b>\$183,453 81</b>
Gross divisible surplus .....	\$19,607 85	
Capital stock paid up .....	100,000 00	
		<b>119,607 85</b>
<b>Total . . . . .</b>		<b>\$303,061 66</b>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	174	\$355,000	17	\$27,000
New policies issued .....	1,587	3,478,000	147	282,500
Old policies revived .....			1	1,500
Old changed and reissued .....	37	93,000	4	3,000
<b>Totals . . . . .</b>	<b>1,798</b>	<b>\$3,926,000</b>	<b>169</b>	<b>\$314,000</b>
<b>Deduct ceased:</b>				
By death .....	3	\$4,500		
By surrender .....	9	20,000	6	\$15,000
By lapse .....	133	235,500	15	28,500
By not being taken .....	112	203,500	7	32,500
<b>Total terminated . . . . .</b>	<b>257</b>	<b>\$463,500</b>	<b>38</b>	<b>\$76,000</b>
<b>Outstanding end of year . . . . .</b>	<b>1,541</b>	<b>\$3,462,500</b>	<b>131</b>	<b>\$238,000</b>

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....	4,423	\$8,019,000	4,614	\$8,401,000
New policies issued .....	127	305,000	1,861	4,065,500
Old policies revived .....	50	91,000	51	92,500
Old changed and re-issued .....	10	15,500	51	111,500
Totals .....	4,610	\$8,430,500	6,577	\$12,670,500
Deduct ceased:				
By death .....	35	\$82,000	38	\$86,500
By surrender .....	48	100,000	63	135,000
By lapse .....	1,018	1,770,500	1,166	2,034,500
By not being taken .....	7	17,000	136	253,000
Total terminated .....	1,108	\$1,969,500	1,403	\$2,509,000
Outstanding end of year .....	3,502	\$6,461,000	5,174	\$10,161,500

(a) State here the face value corresponding to the present value entered in item 5 ("By death") above; entered at face value.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Yes, on limited payment life policies only.

If so, what amount thereof has been included in liabilities and where? Answer. Entire liability included in reserve.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed. Deposit capital, \$100,000.00; dividends thereon limited to 7 per cent. per annum by charter, all other profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. 7 per cent. per annum.

Does any officer, director or trustee receive any commission on the business of the company? Answer. Brokerage commission allowed on personal business only.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	117	\$197,500
Policies issued during the year .....	69	78,500
Total .....	177	\$276,000
Ceased to be in force during the year .....	54	92,500
Policies in force Dec. 31, last .....	123	\$183,500
Losses and claims unpaid December 31 of previous year .....	1	\$2,000
Losses and claims incurred during the year .....	1	1,000
Total .....	2	\$3,000
Losses and claims settled during the year, in cash, \$1,800; by compromise, \$1,200.00 .....	2	3,000

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Cash, \$4,355.02.

# MANHATTAN LIFE INSURANCE COMPANY, *New York, N. Y.*

[Organized, 1850; commenced business, August 1, 1850.]

President, H. B. STOKES.                      1st Vice President, J. L. HALSEY.  
Secretary, J. H. GIFFIN.                      2nd Vice President, H. Y. WEMPLE.  
Home Office, 66 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 17, 1875.

## CAPITAL STOCK.

Amount of capital stock authorized ..... \$100,000 00  
Amount of capital stock paid up in cash.    100,000 00

Amount of net ledger assets December 31 of previous year ..... \$14,731,080 72  
Agents' balances and commuted commissions not heretofore carried as a ledger asset (see last statement) ..... 215,184 77

Extended at ..... \$14,946,265 49

## INCOME DURING YEAR.

First year's premiums, less \$8,132.64 for first year's re-insurance .....	\$243,917 22
Renewal premiums, less \$9,609.54 for renewal re-insurance .....	1,571,913 24
Single premiums, without deductions for commissions or other expenses .....	4,602 44
Dividends applied by policy-holders to pay running premiums; renewals .....	41,382 41
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	1,224 04
Surrender values applied to pay running premiums, 1st year premiums, \$14,339.63; renewals, \$11,416.26 .....	25,755 89
Surrender values applied to purchase paid-up insurance and annuities .....	68,784 36
Consideration for annuities (other than matured installment policies) .....	4,112 05
<b>Total premium income .....</b>	<b>\$1,961,961 65</b>
Rents from company's property .....	\$220,150 38
Interest on loans on mortgages of real estate .....	222,269 63
Interest on collateral loans, including premium notes, loans or liens .....	141,233 87
Interest on bonds and dividends on stocks .....	181,510 44
Interest on other debts due the company, and on deposits in banks .....	7,008 95
<b>Total rents and interest .....</b>	<b>\$772,173 27</b>
Profit on sale or maturity of securities .....	50,275 26
From other sources .....	5,662 01

Total income during the year ..... \$2,789,802 19

Sum of both amounts ..... \$17,736,067 68

## DISBURSEMENTS DURING YEAR.

For death claims, \$1,113,524.65; additions, \$3,036.00 .....	\$1,116,550 65
Matured endowments and additions .....	126,048 00
Total net amount actually paid for losses and matured endowments .....	\$1,242,598 65
Paid to annuitants .....	11,066 98
Premium notes, voided by lapse, less \$1,235.14; re- vival .....	17,634 93
Dividends paid policy-holders, less \$106.25; received for dividends on re-insurances .....	9,451 36
Dividends applied by policy-holders to pay running premiums .....	41,382 41
Dividends applied by policy-holders to purchase paid- up additions and annuities .....	1,224 04
Surrender values paid, less \$3,453.87; received or sur- rendered re-insurances .....	133,238 08
Surrender values applied to pay running premiums..	26,755 36
Surrender values applied to purchase paid-up insur- ance and annuities .....	68,784 36
(Total paid policy-holders, \$1,556,135.70.)	
Paid stockholders for interest or dividends.....	16,000 00
Commissions and bonuses to agents (less commission received on re-insurance, new policies, \$148,611.57; renewal policies, \$85,638.15; single premium policies, \$230.12; on annuities, \$206.60) .....	224,685 44
Salaries and allowances for agencies, including man- agers, agents and clerks .....	75,140 91
Salaries and all other compensation (officers and home office employees) .....	100,399 58
Medical examiners' fees, \$37,898.50; inspection of risks, \$2,066.75 .....	39,965 25
Taxes on new premiums and renewal premiums, \$18,071.71; United States stamp tax, \$6,043.09; on re- serves, \$1,872.65; municipal licenses, \$2,530.71 .....	28,568 16
Taxes on real estate .....	39,022 60
Insurance department fees and agents' licenses.....	3,307 22
Repairs and expenses (other than taxes) on real es- tate .....	61,672 19
Rent .....	72,321 02
Advertising, \$15,787.67; printing and stationery, \$10,448.98; postage, \$7,418.89 .....	33,655 54
Legal expenses, \$16,903.80; for furniture, etc., \$599.56..	
All other items, viz.: Sundry agency and office ex- penses .....	22,018 89
(Total miscellaneous expenses, \$744,160.16.)	
Total disbursements .....	\$2,300,295 86
Balance .....	\$15,435,771 82

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$3,666,617 30
Mortgage loans on real estate, first liens and other than first .....	5,529,109 30
Loans secured by pledge of bonds, stocks, or other collateral .....	1,524,029 72
Loans made to policy-holders on this company's pol- icies assigned as collateral .....	643,290 16
Premium notes on policies in force, of which \$7,306.47 is for first year's premiums .....	403,053 02
Book value bonds, excluding interest, \$3,060,088.58; stocks, \$244,611.25 .....	3,304,699 83
Cash in company's office, \$18,573.78; deposited in bank, \$148,586.12 .....	167,159 90
Kulckerhocker Trust Co. ....	\$41,744 47
Nat. Bank of the Republic .....	20,744 56
Nat. Citizens Bank .....	73,861 17
Wchts. Nat. Bk. of Phila. ....	10,000 00
Union Trust Co. ....	2,206 92
Agents' debit balances .....	56,084 44
Commuted commissions .....	141,728 15
Total net ledger assets .....	\$15,435,771 82

## NON-LEDGER ASSETS.

Interest due, \$5,326.36, and accrued, \$106,897.08, on mortgages .....	\$112,223 44	
Interest due and accrued on bonds and stocks .....	1,348 96	
Interest due and accrued on collateral loans .....	7,926 49	
Interest due or accrued on premium notes, loans or liens .....	17,417 36	
Interest due and accrued on other assets .....	2,691 92	
Rents due, \$391.66, and accrued, \$5,524.99, on company's property or lease .....	6,516 65	
		<b>\$148,124 82</b>
Market value of real estate over book value .....		<b>330,140 42</b>
Market value of bonds and stocks over book value .....		<b>269,891 17</b>

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31	\$83,848 67	\$66,206 19	
Gross deferred premiums on policies outstanding December 31 .....	5,805 00	85,501 00	
Totals .....	\$89,653 67	\$151,707 19	
Deduct cost of collection, 55 per cent. on "new," 5½ per cent. on "renewals" .....	49,309 51	8,343 89	
Net amount of uncollected and deferred premiums .....	\$40,344 16	\$143,363 30	
Net amount of uncollected and deferred premiums			<b>183,707 46</b>
Gross assets .....			<b>\$16,367,635 69</b>

## DEDUCT ASSETS NOT ADMITTED.

Commuted commissions, \$141,728.15; agents' debit balances, \$56,084.44 .....	197,812 59
Total admitted assets .....	<b>\$16,169,823 10</b>

## NON-LEDGER LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1900 .....	\$14,266,748 00
Same for reversionary additions .....	32,296 00
Same for annuities (including those in reduction of premiums) .....	88,363 00
Total .....	\$14,387,407 00
Deduct net value of risks of this company re-insured in other insolvent companies .....	22,765 00
Net reserve .....	<b>\$14,364,642 00</b>
Matured endowments due and unpaid .....	\$9,492 00
Death losses in process of adjustment or adjusted and not due .....	74,157 33
Death losses which have been reported and no proofs received, less reserve .....	27,895 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	27,200 00
Net policy claims .....	<b>138,744 33</b>

Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred payments .....	\$17,073 56
Premiums paid in advance .....	25,732 88
Surrender values claimable on policies due to agents on premium notes when paid .....	6,907 94
Fund to meet any possible depreciation in assets .....	100,000 00

Liabilities on policy holders' account .....	\$14,660,780 71
Gross divisible surplus .....	\$1,409,042 39
Capital stock paid up .....	100,000 00
	1,509,042 39
<b>Total . . . . .</b>	<b>\$16,169,823 10</b>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
In force at the end of the previous year.	23,595	\$50,567,599	2,361	\$5,389,959
New policies issued .....	3,858	9,461,125	630	1,222,375
Old policies revived .....	78	229,900	10	23,650
Old policies increased .....		22,350		3,000
<b>Totals .....</b>	<b>27,531</b>	<b>\$60,280,974</b>	<b>3,001</b>	<b>\$6,638,984</b>
Deduct policies ceased to be in force:				
By death .....	394	\$1,027,599	29	\$66,090
By maturity .....			61	160,658
By surrender .....	341	746,414	46	88,832
By lapse .....	1,207	2,879,120	101	270,650
By change and decrease .....	34	320,839	2	43,558
Not taken .....	932	2,372,330	208	478,000
<b>Total terminated .....</b>	<b>2,908</b>	<b>\$7,346,302</b>	<b>447</b>	<b>\$1,107,788</b>
<b>Net numbers and amounts in force at the end of the year .....</b>	<b>24,623</b>	<b>\$52,934,672</b>	<b>2,554</b>	<b>\$5,531,196</b>



## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES AND RET. PREMIUMS.		REVER- SIONARY ADDI- TIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
In force at the end of the pre- vious year .....	478	\$1,993,581	\$48,380	26,434	\$57,989,519
New policies issued .....	50	129,900		4,538	10,813,400
Old policies revived .....	4	10,000		92	263,550
Old policies increased .....		53,732			79,082
Additions by dividends .....			1,959		1,959
Totals .....	532	\$2,177,213	\$50,339	31,064	\$69,147,510
Deduct policies ceased to be in force:					
By death .....	4	\$9,664	\$2,191	427	\$1,105,544
By maturity .....			21	61	160,679
By expiry .....		1,928			7,928
By surrender .....	10	29,000	623	397	864,869
By lapse .....	65	274,777	12	1,373	3,424,559
By change and decrease .....	1	5,000	53	37	369,450
Not taken .....	26	103,000		1,166	2,953,330
Total terminated .....	106	\$429,369	\$2,900	3,461	\$8,886,359
Net numbers and amounts in force at the end of the year..	426	\$1,747,844	\$47,439	27,603	\$60,261,151
Policies re-insured .....					\$658,570

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. None known.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On renewal premiums, no fixed proportion.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. One-eighth.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	544	\$820,215
Policies issued during the year .....	138	209,485
Total .....	682	\$1,029,700
Ceased to be in force during the year .....	53	138,897
Policies in force Dec. 31, last .....	629	\$890,803
Losses and claims paid December 31 of previous year .....	2	\$2,000
Losses and claims incurred during the year .....	61	5,200
Total .....	81	\$7,200
Losses and claims settled during the year .....	81	7,200

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, \$27,860.63.

# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

*Springfield, Massachusetts.*

[Incorporated May 15th, 1851; commenced business August 1st, 1851.]

President, JOHN A. HALL.  
Secretary, H. M. PHILLIPS.

Vice President, HENRY S. LEE.  
Home Office, 413 MAIN STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Feb. 9, 1867.

Amount of net ledger assets December 31 of previous  
year .....\$22,159,776 38

## INCOME DURING YEAR.

First year's premiums, less \$14,768.70 for 1st year's re-insurance .....	\$639,340 83
Renewal premiums, less \$79,553.40 for re- newal insurance .....	3,470,523 91
Single premiums, without deductions for commissions or other expenses .....	29,052 80
Dividends applied by policy-holders to pay running premiums .....	525,866 50
Dividends applied by policy-holders to purchase paid-up additions .....	65,235 79
Surrender values applied to purchase paid-up insurance .....	187 81
Total premium income .....	\$4,730,207 64
Rents from company's property, includ- ing \$5,000.00 for company's use of own building. ....	\$39,184 06
Interest on loans on mortgages of real es- tate .....	462,694 43
Interest on premium notes, loans or liens, including loans on company's policies..	174,063 51
Interest on bonds and dividends on stock	386,984 56
Interest on other debts due the company, and on deposit in banks .....	9,328 26
Discount on claims paid in advance.....	390 22
Total rents and interest .....	1,072,635 14

Total income during the year ..... \$5,802,842 78

Sum of both amounts .....\$27,962,619 16

## DISBURSEMENTS DURING YEAR.

For death claims, \$1,278,116.35; additions, \$3,866.00 .....	\$1,281,982 35
Matured endowments, \$221,483.00; addi- tions, \$3,803.00 .....	225,286 00
Installment death claims .....	17,077 50
Total .....	\$1,524,345 85
Deduct amount received from other companies for claims on policies of this company re-insured .....	10,736 35

Total net amount actually paid for losses and  
matured endowments .....\$1,513,609 50

Dividends used in payment of premium notes.....	\$62,979 98
Premium notes, voided by lapse, less \$6,594.06; re-stored by revival and used in purchase of surrendered policies .....	43,659 50
Dividends paid policy-holders, less \$11,154.72; re-ceived for dividends on re-insurance .....	12,880 56
Dividends applied by policy-holders to pay running premiums, including interest on loan notes (\$525,866.50—\$1,799.87) .....	527,666 37
Dividends applied by policy-holders to purchase paid-up additions .....	65,235 79
Surrender values paid less \$5,818.24; received on sur-rendered re-insurances .....	313,502 60
Surrender values applied to purchase paid-up insur-ance, \$1,342.09; including interest, \$187.81 .....	1,529 90
(Total paid policy-holders, \$2,541,064.20.)	
Commissions to agents (less commission received on re-insurances), new policies, \$323,819.61; renewal pol-icies, \$250,882.12; single premium policies, \$1,408.96....	576,110 69
Salaries and allowances and traveling expenses for agencies, including managers, agents and clerks..	70,272 19
Salaries and all other compensation (officers, \$51,949.86; home office employes, \$79,423.36) .....	131,378 22
Medical examiners' fees .....	46,907 00
Taxes on new premiums and renewal premiums, \$40,066.66; on franchise, \$36.46; on reserves, \$27,685.25; municipal and state licenses, \$1,634.23 .....	69,422 65
Taxes on real estate .....	6,508 75
Insurance department fees and agents' licenses.....	10,595 18
Repairs and expenses (other than taxes) on real es-tate .....	20,701 33
Rent (including \$6,000 for Co.'s use of own buildings), less \$126.50 received under sub-lease.....	29,761 40
Advertising, \$17,569.17; printing and stationery, \$24,713.57; postage and war revenue tax, \$33,282.75....	75,565 49
Legal expenses, \$4,442.92; for furniture, etc., \$3,490.43..	7,933 35
All other items .....	21,443 33
Profit and loss, including \$44,677.50 premiums on se-curities purchased .....	52,984 48
(Total miscellaneous expenses, \$1,119,564.06.)	
<b>Total disbursements .....</b>	<b>\$3,660,628 26</b>
<b>Balance .... ..</b>	<b>\$24,301,990 90</b>

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$591,205 71
Mortgage loans on real estate, first liens.....	10,183,402 39
Loans made to policy-holders on this company's pol-ices assigned as collateral .....	2,304,736 07
Premium notes on policies in force, less \$6,546.92 given for reinsurance .....	725,101 63
Book value bonds, excluding interest, \$9,080,749.44; stocks, \$478,687.11 .....	9,569,436 55
Cash in company's office, \$4,818.25; deposited in bank, \$983,290.30 .....	988,108 55
<b>Total net ledger assets .....</b>	<b>\$24,301,990 90</b>

## NON-LEDGER ASSETS.

Interest due, \$1,038.00 and accrued, \$171,922.03 on mort-gages .....	\$172,960 03
Interest due, \$5,750.00 and accrued, \$136,380.10 on bonds and stocks .....	142,130 10
Interest due, \$472.62 and accrued, \$32,696.53 on policy loans .....	33,169 15
Interest accrued on premium notes, loans or liens..	21,753 05
Interest accrued on other assets .....	555 10
<b>Market value of bonds and stocks over book value .....</b>	<b>\$370,567 43</b>
	<b>898,853 34</b>

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$133,312 89	\$153,212 55
Gross deferred premiums on policies outstanding December 31 .....	84,029 80	472,207 72
Totals .....	\$217,342 69	\$625,420 27
Deduct cost of collection, 20 per cent. on "new," 20 per cent. on "renewals" .....	43,468 54	125,084 05
Net amount of uncollected and deferred premiums .....	\$173,874 15	\$500,336 22
Net amount of uncollected and deferred premiums		\$674,210 37
Total admitted assets .....		\$26,245,622 04

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$23,348,623 00
Same for reversionary additions .....	375,411 00
Total .....	\$23,724,034 00
Deduct net value of risks of this company reinsured in other solvent companies, \$334,213.00; less premiums deferred and in course of collection, \$28,211.00 ..	306,002 00
Net reserve .....	\$23,418,032 00
Present value of amounts not yet due on matured installment policies .....	183,926 10
Death losses and matured endowments in process of adjustment ..	134,844 00
Unpaid dividends or other profits due and to become due policy holders, including those contingent on payment of outstanding and deferred premiums .....	172,333 76
Premiums paid in advance .....	11,850 67
Liabilities on policy holders' account .....	\$23,920,986 53
Gross divisible surplus .....	2,324,635 51
Total .....	\$26,245,622 04

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	44,911	\$108,388,835	5,400	\$11,470,285
New policies issued .....	8,182	18,030,550	1,242	2,318,200
Old policies revived .....	60	186,674	5	16,000
Old changed and increased .....	.....	141,598	.....	16,218
Deduct ceased:				
By death .....	440	\$1,203,922	47	\$144,500
By maturity .....	.....	.....	105	219,717
By surrender .....	958	1,942,793	119	214,816
By lapse .....	1,448	2,552,900	114	134,250
By change and decrease .....	.....	916,824	.....	42,175
By not being taken .....	791	1,809,800	127	318,100
Outstanding end of year .....	49,563	\$118,451,918	6,151	\$12,778,145

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	1,419	\$3,461,232	\$660,086	51,730	\$123,980,438
New policies issued .....	682	2,004,300	.....	10,106	22,353,060
Old policies revived .....	4	6,500	420	69	209,594
Old changed and increased .....	.....	7,000	.....	.....	184,816
			150,848	.....	150,848
Totals .....	.....	.....	\$811,354	61,906	\$146,858,746
Deduct ceased:					
By death .....	6	\$13,000	\$3,866	493	\$1,365,288
By maturity .....	1	1,000	3,803	106	224,520
By expiry .....	11	21,200	.....	11	21,200
By surrender .....	36	65,606	16,167	1,113	2,269,322
By lapse .....	318	728,700	57	1,880	3,415,907
By change and decrease .....	.....	46,947	2,540	.....	1,008,486
By not being taken .....	60	187,200	.....	978	2,315,100
Total terminated .....	.....	.....	\$26,373	4,581	\$10,619,823
Outstanding end of year .....	1,610	\$4,223,879	\$784,981	57,324	\$136,238,923
Policies reinsured .....	.....	.....	.....	.....	\$2,309,043

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, not more than the cash surrender value of the policy.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Purely mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. None.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No. Except that Mr. C. S. Warburton, now a director but formerly an agent, is receiving the remainder of the commissions on business done while he was an agent, which are due him under his contract terminated some four years ago.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	485	\$1,004,706
Policies issued during the year.....	34	242,500
Total .....	519	\$1,247,206
Ceased to be in force during the year.....	40	103,748
Policies in force Dec. 31, last.....	479	\$1,143,458
Losses and claims unpaid December 31 of previous year.....	1	\$2,500
Losses and claims incurred during the year .....	2	4,000
Total .....	3	\$6,500
Losses and claims settled during the year, in cash.....	3	6,500

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$29,019.47; notes or credits, \$619.63; total, \$29,639.10.

## METROPOLITAN LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated June, 1866; commenced business January, 1867.]

President, JOHN R. HEGEMAN. 1st Vice Pres., HALCY FISKE.  
 Secretary, GEORGE B. WOODWARD. 2d Vice Pres., GEORGE H. GASTON.  
 Home Office, 1 MADISON AVE.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, March 1, 1884.

## CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for .....	\$2,000,000 00
Amount of capital stock paid up in cash .....	2,000,000 00
Amount of net ledger assets December 31 of previous year .....	\$49,001,220 19
Decrease during 1900 by return of cash deposits to agents originally deposited by them in lieu of bonds .....	3,952 92
Extended at .....	\$48,997,277 27

## INCOME DURING YEAR.

First year's premiums less \$32,588.15 for first year's reinsurance .....	\$5,523,584 95
Renewal premiums less \$13,867.01 for renewal reinsurance .....	25,603,466 49
Consideration for annuities (other than matured installment policies) .....	80,304 07
Total premium income .....	\$31,210,355 51
Rents from Co.'s property, including \$180,763.00 for Co.'s use of own buildings .....	\$563,123 55
Interest on loans on mortgages of real estate .....	919,819 90
Interest on collateral loans, including premium notes, loans or liens .....	57,560 87
Interest on bonds and dividends on stocks .....	923,777 67
Interest on other debts due the company, and on deposits in banks .....	20,479 89
Total rents and interest .....	2,484,771 88
Profit on sale or maturity of securities .....	108,129 47
Total income during the year .....	\$33,803,256 86
Sum of both amounts .....	\$82,800,534 13

## DISBURSEMENTS DURING YEAR.

For death claims, \$9,785,653.71; additions, \$2,470.50 .....	\$9,788,124 21
Matured endowments .....	13,500 00
Total .....	\$9,801,624 21
Deduct amount received from other companies for claims on policies of this company reinsured .....	2,500 00
Total net amount actually paid for losses and matured endowments .....	\$9,799,124 21

Paid to annuitants .....	\$5,014 90
Dividends paid policy-holders .....	626,924 33
Surrender values paid .....	434,131 67
(Total paid policy-holders, \$10,865,195.11.)	
Paid stockholders for interest or dividends.....	140,000 00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$1,478,775.28; renewal policies, \$3,534,472.62; on annuities, \$37,357.00	5,016,961 47
Commuting renewal commissions .....	1,066,933 48
Salaries and allowances for agencies, including managers, agents and clerks.....	2,703,540 16
Salaries and all other compensation (officers and home office employees) .....	1,316,642 12
Medical examiners' fees, \$302,558.52; inspection of risks, \$302,731.03 .....	605,289 55
Taxes on new premiums and on renewal premiums, \$225,676.12; on franchise, \$400.00; on reserves, \$3,673.63; municipal licenses, \$7,721.46; internal revenue, \$109,015.20; taxes on real estate, \$112,464.19; on other investments, \$687.36; insurance department fees and agents' licenses, \$42,632.59 .....	507,321 04
Repairs and expenses (other than taxes) on real estate .....	148,019 12
Rent (including \$180,763.00 for Co.'s use of own buildings) .....	370,677 15
Advertising, \$13,245.19; printing and stationary, \$265,945.31; postage, expressage, etc., \$121,537.31 .....	400,727 81
Legal expenses, \$54,699.10; for furniture, etc., \$27,563.75 .....	82,262 85
All other items, viz.: General home office expense acct. ....	68,475 60
Trav. transfer expenses, \$149,185.57; directors and committees, \$3,896.00; agents' surety bonds, Met. Sav. Fund acct., \$50,154.13 .....	203,234 70
Branch office expenses .....	244,476 96
(Total miscellaneous expenses, \$12,874,562.01.)	
<b>Total disbursements .....</b>	<b>\$23,739,757 12</b>
<b>Balance .....</b>	<b>\$59,060,777 01</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$10,822,062 49
Mortgage loans on real estate, first liens .....	19,686,150 00
Loans made to policy-holders on this company's policies assigned as collateral .....	309,525 82
Premium notes on policies in force .....	670,169 75
Book value bonds, excluding interest, \$22,001,932.87; stocks, \$3,248,925.95 .....	25,250,858 82
Cash in company's office, \$65,434.26; deposited in bank, \$2,246,327.14 .....	2,311,761 40
Hamilton Trust Co. ....	\$556,175 72
Trust Co. of America .....	26,124 59
Vermilye & Co., Bankers.....	301,464 45
Metropolitan Trust Co. ....	104,192 92
Nat. Shoe & Leather Bank .....	1,230,875 15
First National Bank, Bay City, Mich.....	1,000 00
City Trust Co. ....	26,494 31
Agents' debit balances .....	10,248 73
<b>Total net ledger assets .....</b>	<b>\$9,060,777 01</b>

## NON-LEDGER ASSETS.

Interest due, \$77,790.57 and accrued, \$220,574.52 on mortgages .....	\$298,365 09
Interest due, \$25,637.18 and accrued, \$39,570.24 on bonds and stocks .....	65,207 42
Interest due on premium notes, loans or liens.....	1,688 79
Interest due, \$36.30 and accrued, \$2,995.83 on other assets .....	3,091 13
Rents due, \$45,668.97 and accrued, \$8,056.98 on company's property or lease .....	53,725 95
<b>Market value of bonds and stocks over book value .....</b>	<b>\$22,078 38</b>
	<b>820,638 61</b>



	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$224,357 10	\$213,023 18	
Gross deferred premiums on policies outstanding December 31 .....	497,984 30	857,149 81	
Totals .....	\$722,341 40	\$1,070,172 99	
Deduct cost of collection, 50 per cent. on "new," 8 per cent. on "renewals" .....	361,170 70	85,613 84	
Net amount of uncollected and deferred premiums .....	\$361,170 70	\$984,559 15	
Special contract net .....	122,500 00		
Premiums due and unpaid, ind. 50 per cent., \$103.61, less \$110,544.40 .....		396,559 21	\$1,864,789 06
Gross assets .....			\$62,168,283 06

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances not secured by bonds .....	10,248 73
Total admitted assets .....	\$62,158,034 33

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$50,847,831 00
Same for annuities (including those in reduction of premiums) .....	108,658 00
Total .....	\$50,956,489 00
Deduct net value of risks of this company re-insured in other solvent companies .....	46,385 00
Net reserve .....	\$50,910,104 00
Death losses in process of adjustment or adjusted and not due .....	\$47,442 05
Death losses which have been reported and no proofs received .....	90,830 53
Death losses and other policy claims resisted by the company, not yet outlawed .....	95,335 25
Net policy claims .....	233,607 83
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....	18,961 65
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	159,887 20
Premiums paid in advance .....	147,461 34
Any other liability, viz.: Special reserve .....	1,617,557 00
Premium notes or loans in excess of the net value of their policies .....	286,168 88
Agents' cash deposits in lieu of bonds .....	39,851 52
Liabilities on policy holders' account .....	\$53,413,599 42
Gross divisible surplus .....	6,744,434 91
Capital stock paid up .....	2,000,000 00
Total .....	\$62,158,034 33

## EXHIBIT OF ORDINARY POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	N o.	Amount.	No.	Amount.
At end of previous year .....	86,069	\$77,402,743	38,395	\$31,125,110
New policies issued .....	46,990	46,208,787	43,164	31,711,967
Old policies revived .....	2,006	1,736,985	898	637,458
Old changed and increased .....		116,833		24,007
Totals .....	135,064	\$125,465,408	82,457	\$63,498,542
Deduct ceased:				
By death .....	984	\$823,731	296	\$212,928
By maturity .....			12	13,500
By surrender .....	2,193	3,292,671	758	787,878
By lapse .....	22,576	17,413,265	11,930	7,416,503
By change and decrease .....	644	677,856	343	388,422
By not being taken .....	6,126	4,644,033	6,051	4,382,345
Total terminated .....	32,523	\$26,851,546	19,390	\$13,201,576
Outstanding end of year .....	102,531	\$98,613,862	63,067	\$50,296,966
Policies reinsured .....	6	\$51,235	23	\$795,000

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....	484	\$3,373,981	124,948	\$111,901,834
New policies issued .....	1,363	4,390,372	91,507	82,311,126
Old policies revived .....	96	194,655	2,999	2,569,098
Old changed and increased .....		5,800		146,700
Totals .....	1,943	\$7,964,808	219,454	\$196,928,758
Deduct ceased:				
By death .....	22	\$50,175	1,302	\$1,066,834
By maturity .....			12	13,500
By expiry .....	100	141,983	100	141,983
By surrender .....	55	141,989	3,006	4,222,538
By lapse .....	325	1,017,148	34,831	25,846,906
By change and decrease .....	15	196,000	1,002	1,262,278
By not being taken .....	34	428,100	12,211	9,454,478
Total terminated .....	551	\$1,975,395	52,464	\$42,028,517
Outstanding end of year .....	1,392	\$5,989,413	166,990	\$154,900,241
Policies reinsured .....	27	\$204,600	56	\$1,050,835

Paid-up insurance (including return premium and reversionary additions), No. of policies 2,653, amount \$732,639.00.

The annuities in force December 31 last ensuing were in number 21, representing in annual payments, \$14,289.00.

## EXHIBIT OF INDUSTRIAL POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	2,892,743	\$375,116,076	1,845,718	\$309,926,540
Old policies increased .....		6,839,646		
New policies issued and revived, and assumed .....	106,157	15,198,069	1,409,599	241,848,697
Totals .....	2,997,900	\$397,153,761	3,255,317	\$551,775,237
Deduct policies ceased to be in force:				
By death .....	54,942	\$6,802,671	28,753	\$1,824,804
By surrender .....	46,848	7,943,384	5,871	832,523
By lapse .....	88,003	12,304,332	842,851	154,540,489
By change .....			13	969
Total terminated .....	189,793	\$27,050,387	877,488	\$167,248,775
Net numbers and amounts in force at the end of the year .....	2,808,107	\$370,103,374	2,377,829	\$394,526,462

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL.	
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	117,295	\$3,586,559	4,865,756	\$688,629,175
New policies issued and revived, and assumed .....	26,276	851,300	1,541,032	264,737,682
Totals .....	143,571	\$4,437,859	6,396,788	\$953,366,857
Deduct policies ceased to be in force:				
By death .....	2,175	\$75,077	85,870	\$8,702,552
By expiry .....	27	4,361	27	4,361
By surrender .....	59	3,769	52,778	8,829,676
By lapse .....			930,854	166,844,821
By change .....	179	6,812	192	7,771
Total terminated .....	2,440	\$90,019	1,069,721	\$184,389,181
Net numbers and amounts in force at the end of the year .....	141,131	\$4,347,840	5,327,067	\$768,977,676

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. No premium less than net.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. No uniform proportion.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Limited to 7 per cent. interest.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## ORDINARY BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	2,166	\$1,790,225
Policies issued during the year .....	1,781	1,462,351
Total .....	3,947	\$3,252,576
Ceased to be in force during the year.....	1,007	816,123
Policies in force Dec. 31, last .....	2,940	\$2,436,453
Losses and claims on policies incurred during the year.....	17	\$22,613
Losses and claims on policies settled during the year, cash and compromise .....	16	22,113

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expense, \$80,308.51.

## INDUSTRIAL BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	43,220	\$5,690,946
Policies issued during the year.....	21,851	3,662,211
Total .....	65,071	\$9,353,157
Ceased to be in force during the year.....	15,199	2,646,773
Policies in force Dec. 31, last.....	49,872	\$6,706,384
Losses and claims incurred during the year.....	543	\$43,384 83
Losses and claims on policies incurred during the year .....	17	\$22,613
and compromise .....	542	43,353 33

Premiums collected or secured without any deduction for losses, dividends, commissions or other expenses, \$209,330.04.

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY,

*Detroit, Michigan.*

[Incorporated November 6, 1867; commenced business November 12, 1867.]

President, O. R. LOOKER.  
Secretary, A. F. MOORE.1st Vice President, C. A. KENT.  
2d Vice President, HOYT POST.

Home Office, 150 JEFFERSON AVE.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 1, 1883.

## CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; subscribed for .....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00
Amount of net ledged assets December 31 of previous year .....	\$6,066,924 11

## INCOME DURING YEAR.

First year's premiums less \$1,433.84 for first year's reinsurance .....	\$203,179 24
Renewal premiums less \$14,615.52 for renewal reinsurance .....	931,459 41
Single premiums without deductions for commissions or other expenses.....	3,541 55
Dividends applied by policy-holders to pay running premiums, renewals.....	21,634 65
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	12,272 46
Surrender values applied to pay running premiums, first year premiums, \$3,365.59; renewals, \$2,718.67 .....	6,084 26
Total premium income .....	\$1,178,171 57
Rents from Co.'s property .....	\$21,323 36
Interest on loans on mortgages of real estate .....	295,120 86
Interest on collateral loans, including premium notes, loans or liens.....	42,335 84
Interest on bonds and dividends on stocks .....	2,766 00
Interest on other debts due the company, and on deposits in banks .....	5,483 00
Total rents and interest .....	367,029 06
Profit on sales of real estate .....	3,569 26
From other sources, viz.: Profit and loss (agents' balances) .....	13 27
Deposit from policy holder.....	1,500 00
Annuity payments .....	6,758 41
Total income during the year .....	\$1,557,041 57
Sum of both amounts .....	\$7,623,965 68

## DISBURSEMENTS DURING YEAR.

For death claims, \$333,344.44; additions, \$7,289.07 .....	\$340,633 51
Matured endowments, \$96,731.79; additions, \$4,418.63 .....	101,150 42
Installment death claims.....	7,067 00
Total .....	\$448,850 93

Deduct amount received from other companies for claims on policies of this company reinsured .....

\$10,000 00

Total net amount actually paid for losses and matured endowments .....	\$438,850 93
Premium notes, voided by lapse .....	5,817 10
Dividends paid policy-holders less \$81.38; received for dividends on reinsurances .....	6,075 43
Dividends applied by policy-holders to pay running premiums .....	21,634 65
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	12,272 46
Surrender values paid less \$1,068.80; received on surrendered reinsurances .....	101,617 13
Surrender values applied to pay notes on defaulted policies .....	25,954 31
Surrender values applied to pay interest on note of defaulted policies .....	1,337 83
(Total paid policy-holders, \$619,644.75.)	
Paid stockholders for interest or dividends (amount declared during the year (\$25,000.00) .....	25,000 00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$144,999.17; renewal policies, \$58,602.02; single premium policies, \$37.50 .....	203,638 69
Salaries and allowances for agencies, including managers, agents and clerks .....	35,922 89
Salaries and all other compensation (officers, \$15,999.84; home office employees, \$29,762.87) .....	45,762 71
Medical examiners' fees .....	11,889 41
Taxes on new premiums, \$2,634.84; renewal premiums, \$14,181.99; municipal licenses, \$1,195.15 .....	18,011 98
Taxes on real estate .....	8,458 45
Insurance department fees and agents' licenses .....	1,147 80
Repairs and expenses (other than taxes) on real estate .....	10,192 59
Rent .....	12,397 67
Advertising, \$6,714.08; printing and stationery, \$14,221.72; postage, \$4,623.10 .....	25,558 90
Legal expenses, \$9,177.79; for furniture, etc., \$1,392.05; Revenue stamps, \$6,524.85 .....	17,094 69
Losses on sales of real estate, \$5,500.58; losses on agents' ledger balances, \$72.76 .....	5,873 34
All other items, viz.: General expenses (recording fees, office supplies, subscriptions, etc.) .....	13,507 17
(Total miscellaneous expenses, \$434,447.29.)	

Total disbursements ..... \$1,054,094 00

Balance ..... \$6,569,873 64

### LEDGER ASSETS.

Book value real estate, unincumbered .....	\$415,167 26
Mortgage loans on real estate, first liens .....	5,042,390 09
Loans secured by pledge of bonds, stocks, or other collateral .....	33,000 00
Loans made to policy-holders on this company's policies assigned as collateral .....	600,281 82
Premium notes on policies in force, of which \$2,965.73 is for first year's premiums .....	94,420 14
Book value bonds, excluding interest .....	158,391 00
Cash in company's office, \$10,623.03; deposited in bank, \$212,997.42 .....	223,620 45
First National Bank .....	\$85,231 83
State Savings Bank .....	43,675 31
Michigan Savings Bank .....	44,090 28
Peninsular Savings Bank .....	20,000 00
Union National Bank .....	10,000 00
Commercial National Bank .....	10,000 00
Agents' debit balances .....	2,930 92
Total .....	\$6,570,201 68
Agents' credit balances .....	328 04

Total net ledger assets ..... \$6,569,873 64

INS. 5.

## NON-LEDGER ASSETS.

Interest due, \$30,351.60 and accrued, \$72,383.52 on mortgages .....	\$102,735 12	
Interest accrued on bonds and stocks .....	916 66	
Interest accrued on collateral loans .....	217 13	
Interest due, \$5,522.40 and accrued, \$7,533.13 on premium notes, loans or liens .....	13,055 53	
Interest accrued on other assets .....	867 54	
Rents accrued on company's property or lease .....	2,631 50	
		<b>\$120,423 48</b>
Market value of real estate over book value .....	\$10,541 51	
Market value of bonds and stocks over book value .....	7,109 00	
		<b>17,650 51</b>

	New business.	Renewals	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$28,262 63	\$21,103 37	
Gross deferred premiums on policies outstanding December 31 .....	34,466 53	40,203 77	
Totals .....	\$62,729 16	\$61,307 14	
Deduct cost of collection, 60 per cent. on "new," 6 per cent. on "renewals" .....	37,637 50	3,858 43	
Net amount of uncollected and deferred premiums .....	\$25,091 66	\$60,448 71	<b>85,540 37</b>
Gross assets .....			<b>\$6,793,488 00</b>

## DEDUCT ASSETS NOT ADMITTED.

Premium notes or loans and net premiums in excess of reserve on policies .....	1,909 48
Total admitted assets .....	<b>\$6,791,578 52</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$6,176,429 00
Same for reversionary additions .....	201,013 03
Total .....	\$6,377,442 03
Deduct net value of risks of this company re-insured in other solvent companies .....	26,282 00
Net reserve .....	<b>\$6,351,160 03</b>
Present value of amounts not yet due on matured installment policies (face, \$9,500.00) .....	6,758 41
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....	559 45
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	5,820 27
Premiums paid in advance .....	12,411 47
Any other liability, viz.: Deposit account .....	1,500 00
Liabilities on policy holders' account .....	<b>\$6,378,209 63</b>

Gross divisible surplus .....	\$163,368 89	
Capital stock paid up .....	250,000 00	
		<b>\$413,368 89</b>
<b>Total ..</b>		<b>\$6,791,578 52</b>

## EXHIBIT OF POLICIES.

CONSOLIDATED.	LIFE.			ENDOWMENT.		
	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.	Amount of addition.
In force Dec. 31, 1899	4,716	\$8,315,375 90	\$147,793 03	9,794	\$17,447,506 65	\$161,075 51
New policies issued ..	733	1,237,272 74	5,444 73	1,347	1,920,380 01	12,067 79
Old policies restored.	14	57,261 00		22	37,160 00	
Defaulted policies re-						
stored .....		736 76			17,663 74	145 88
Old policies increased	4	5,949 39	2,574 42		10,398 11	2,725 30
Transferred (forms)...	20	28,298 87		23	31,350 00	100 00
Transferred (states)...	38	94,066 94	164 89	118	211,236 50	1,524 09
	809	1,423,575 70	8,183 54	1,510	2,228,188 36	16,553 06
<b>Total .....</b>	<b>5,525</b>	<b>\$9,738,951 60</b>	<b>\$155,976 57</b>	<b>11,304</b>	<b>\$19,675,694 01</b>	<b>\$177,628 57</b>
<b>Terminated by:</b>						
Death .....	67	\$159,185 30	\$5,248 11	70	\$125,109 14	\$2,040 95
Surrender .....	94	117,539 91	1,153 76	217	328,797 43	2,459 63
Lapse .....	389	733,204 23		439	623,085 83	
Not taken .....	134	265,240 00		140	206,915 65	
Expiry .....	2	6,000 00	1,427 07	45	90,781 79	6,731 17
Decrease .....		17,993 57	203 36		49,504 89	1,228 33
Default .....		60,433 72	444 44	32	232,512 73	1,045 30
Transfer (forms) ..	18	38,500 06	100 00	41	52,085 87	
Transfer (states) ..	38	94,066 94	164 39	118	211,236 50	1,524 09
Re-conversion (addi-			882 50			1,060 21
tions) .....						
<b>Total .....</b>	<b>752</b>	<b>\$1,491,963 67</b>	<b>\$9,633 63</b>	<b>1,102</b>	<b>\$1,919,929 83</b>	<b>\$16,039 70</b>
<b>Amount at risk Dec.</b>						
<b>31, 1900 .....</b>	<b>4,773</b>	<b>\$8,246,987 93</b>	<b>\$146,342 94</b>	<b>10,202</b>	<b>\$17,755,764 18</b>	<b>\$161,583 87</b>



## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	SEMI-ENDOWMENT.			TERM.	
	No.	Amount at risk.	Amount of addition.	No.	Amount at risk.
In force Dec. 31, 1899.....	1,061	\$1,959,404 15	\$19,365 48	2,607	\$3,847,355 60
New policies issued .....	13	18,432 62	1,998 47	5,466	5,185,439 00
Old policies restored .....	1	1,500 00		16	33,600 00
Defaulted policies restored .....		4,511 85			
Old policies increased .....			269 36		6,750 00
Transferred (forms) .....				67	91,487 00
Transferred (states) .....	13	28,969 63	70 97	6	19,000 00
	27	53,414 10	2,338 80	5,555	5,336,276 00
Total .....	1,078	\$2,012,818 25	\$21,704 28	8,162	\$9,183,631 60
Terminated by:					
Death .....	8	\$8,650 00		41	\$47,467 00
Surrender .....	32	58,359 62	\$272 10	3	6,000 00
Lapse .....	3	2,500 00		1,867	1,741,400 00
Not taken .....	1	2,000 00		360	481,380 00
Expiry .....				89	293,000 00
Decrease .....		658 44		3	49,350 00
Default .....	2	17,927 66	63 06		4,860 12
Transfer (forms) .....	3	5,000 00		48	55,550 00
Transfer (states) .....	13	28,969 63	7,067 6	6	19,000 00
Re-conversion (additions) .....			64 16		
Total .....	62	\$124,065 35	\$470 29	2,417	\$2,698,607 12
Amount at risk Dec. 31, 1900.....	1,016	\$1,888,752 90	\$21,233 99	5,745	\$6,485,024 48

## EXHIBIT OF POLICIES.—Continued.

CONSOLIDATED.	SUMMARY.		
	No.	Amount at risk.	Amount of addition.
In force Dec. 31, 1899 .....	18,168	\$31,569,641 30	\$328,234 02
New policies issued .....	7,559	8,361,524 37	19,500 99
Old policies restored .....	53	129,511 00	
Defaulted policies restored .....		22,912 35	145 88
Old policies increased .....	4	23,097 50	5,569 08
Transferred (forms) .....	110	151,135 87	100 00
Transferred (states) .....	175	353,273 07	1,759 45
	7,901	9,041,454 16	27,075 40
Total .....	26,069	\$40,611,095 46	\$355,309 42
Terminated by:			
Death .....	186	\$340,411 44	\$7,289 06
Surrender .....	346	510,496 96	3,865 51
Lapse .....	2,708	3,100,140 06	
Not taken .....	635	955,535 65	
Expiry .....	136	389,731 79	8,168 24
Decrease .....	3	118,106 90	1,431 69
Default .....	34	315,734 22	1,552 80
Transfer (forms) .....	110	151,135 87	100 00
Transfer (states) .....	175	353,273 07	1,759 45
Re-conversion (additions) .....			1,976 87
Total .....	4,333	\$6,234,565 97	\$26,143 62
Amount at risk .....	121,736	\$34,376,529 49	\$329,165 80

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On the first year's premiums, for 75 per cent. of the premium only. On renewal premiums, provided policies have sufficient reserve.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Limited to 10 per cent. interest on capital.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	663	\$921,156 08
Policies issued during the year .....	589	545,291 10
Total .....	1,252	\$1,466,447 18
Ceased to be in force during the year .....	202	239,761 65
Policies in force Dec. 31 last .....	1,050	\$1,226,685 63
Losses and claims incurred during the year .....	3	\$4,825 00
Losses and claims settled during the year, in cash, \$4,000.00; by compromise, \$825.00 .....	3	4,825 00

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Cash, \$35,106.04; notes or credits, \$5,217.50; total, \$40,322.54.

**MUTUAL BENEFIT LIFE INSURANCE COMPANY,**  
*Newark, New Jersey.*

[Incorporated January 31st, 1845; commenced business, April, 1845.]

President, AMZI DODD. 1st Vice President, JAMES B. PEARSON.  
Secretary, EDW. L. DOBBINS. 2d Vice Pres., BLOOMFIELD J. MILLER.  
Home Office, 732 BROAD STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Feb. 8, 1851.

Amount of net ledged assets December 31 of previous  
year .....\$67,494,696 41

**INCOME DURING YEAR.**

First year's premiums, less interest included in deferred premiums and for 1st year's re-insurance .....	\$1,227,135 36	
Renewal premiums, less interest included in deferred premiums and for renewal re-insurance .....	7,516,281 73	
Single premiums without deductions for commissions or other expenses .....	71,081 17	
Dividends applied to policy-holders to pay running premiums; renewals .....	1,104,124 29	
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	348,247 87	
Surrender values applied to pay running premiums, 1st year premiums, \$3,174.68; renewals, \$12,461.77 .....	15,636 45	
Consideration for annuities (other than matured installment policies) .....	128,855 24	
<b>Total premium income .....</b>	<b>\$10,411,362 11</b>	
Rents from company's property .....	\$185,238 36	
Interest on loans on mortgages of real estate .....	1,775,962 50	
Interest on collateral loans, including premium notes, loans or liens .....	812,381 28	
Interest on bonds and dividends on stocks .....	687,323 37	
Interest on other debts due the company, and on deposits in banks .....	1,830 03	
Discount on claims paid in advance .....	74 15	
<b>Total rents and interest .....</b>	<b>34,628,809 69</b>	
<b>Profit on sales of real estate, \$10,303.31; on sale or maturity of securities, \$48,898.80 .....</b>	<b>59,202 11</b>	
<b>Total income during the year .....</b>	<b>\$13,933,373 91</b>	
<b>Sum of both amounts .....</b>	<b>\$81,428,070 32</b>	

**DISBURSEMENTS DURING YEAR.**

For death claims, \$4,080,626.04; additions, \$48,007.00 .....	\$4,128,633 04
Matured endowments, \$855,208.12; additions, \$9,528.64 .....	864,736 76
Installment death claims .....	11,650 00
<b>Total net amount actually paid for losses and matured endowments .....</b>	<b>\$5,005,019 80</b>

Paid to annuitants .....	\$72,313 92
Premium notes, voided by lapse, \$9,208.81; restored by revival .....	10,084 11
Dividends paid policy-holders .....	267,969 15
Dividends applied by policy-holders to pay running premiums .....	1,104,124 29
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	348,247 87
Surrender values .....	1,187,864 21
Surrender values applied to pay running premiums... ..	15,636 45
(Total paid policy-holders, \$8,011,241.80.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$52,656.59; renewal policies, \$477,794.11; single premium policies, \$3,554.06; on annuities, \$6,609.12 .....	1,014,524 88
Salaries and allowances for agencies, including managers, agents and clerks .....	31,630 96
Salaries and all other compensation (officers, \$88,999.80; home office employees, \$165,064.14) .....	254,063 94
Medical examiners' fees .....	117,261 87
Taxes on premiums, \$104,262.67; internal revenue, \$26,338.29; on franchise, \$29,867.54; on reserves, \$17,610.01; municipal licenses, \$3,995.56 .....	182,074 07
Taxes on real estate, \$50,632.70; on other investments, \$167,774.75 .....	218,407 45
Insurance department fees and agents' licenses .....	9,878 12
Repairs and expenses (other than taxes) on real estate .....	67,997 75
Advertising, \$37,995.88; printing and stationery, \$7,226.55; postage, \$5,223.81 .....	70,456 24
Legal expenses, \$15,262.43; miscellaneous office expenses, \$126,012.49 .....	141,274 92
All other items, viz.: Premiums on bonds purchased .....	128,195 50
Amount charged off from real estate to cover possible depreciation .....	225,000 00
(Total miscellaneous expenses, \$2,107,570.20.)	
<b>Total disbursements .....</b>	<b>\$10,472,007 50</b>
<b>Balance .....</b>	<b>\$70,956,062 82</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$3,086,171 22
Mortgage loans on real estate, first liens .....	36,048,879 34
Loans secured by pledge of bonds, stocks, or other collateral .....	5,312,450 00
Loans made to policy-holders on this company's policies assigned as collateral or secured by terms of policy .....	6,040,589 20
Premium notes on policies in force, of which \$47,108.18 is for the first year's premiums .....	4,642,834 69
Par value bonds excluding interest .....	14,881,027 93
Cash in company's office, \$3,697.29; deposited in bank, \$931,163.01 .....	934,770 30
Agents' debit balances .....	12,961 92
<b>Total .....</b>	<b>\$70,959,684 60</b>
<b>Agents' credit balances .....</b>	<b>3,621 78</b>
<b>Total net ledger assets .....</b>	<b>\$70,956,062 82</b>

## NON-LEDGER ASSETS.

Interest due, \$50,913.60, and accrued, \$741,930.55, on mortgages .....	\$792,844 15
Interest accrued on bonds and stocks .....	136,903 45
Interest accrued on collateral loans .....	135,032 09
Interest accrued on premium notes, loans or liens....	116,070 87
<b>Market value of bonds and stocks over par value .....</b>	<b>\$1,180,850 56</b>
<b>.....</b>	<b>1,366,407 96</b>

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31	\$99,961 40	\$265,928 27
Gross deferred premiums on policies outstanding Dec. 31	3,280 00	70 50
Totals	\$210,034 26	\$870,009 78
Deduct cost of collection, 41 per cent. on "new," 20 per cent. on "renewals," 5 per cent. on annuities to reduce renewals to net	84,933 25	174,601 96
Net amount of uncollected and deferred premiums	\$125,101 01	\$696,007 82
		<u>\$821,108 83</u>
Gross assets		\$74,324,430 17
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances		12,961 92
Total admitted assets		<u>\$74,311,468 25</u>
NON-LEDGER LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1900	\$64,266,151 00	
Same for reversionary additions	2,326,537 00	
Same for annuities (including those in reduction of premiums)	585,572 00	
Net reserve		\$67,178,260 00
Present value of amounts not yet due on matured installment policies (face, \$95,850.00)		70,471 21
Matured endowments due and unpaid	\$17,674 85	
Death losses in process of adjustment, or adjusted and not due	156,728 40	
Death losses which have been reported and no proofs received	225,000 00	
Death losses and other policy claims resisted by the company, not yet outlawed	36,000 00	
Net policy claims		435,403 25
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums		294,829 33
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued, estimated		25,000 00
Premiums paid in advance		35,589 21
Any other liability, viz.: Special reserve on policies issued since 1899 on 3 per cent. basis		97,764 00
Deferred endowments claims		41,681 34
Deferred death claims		7,105 00
Liabilities on policy holders' account		<u>\$68,186,103 34</u>
Gross divisible surplus		6,125,364 91
Total		<u>\$74,311,468 25</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	78,621	\$196,889,490	22,963	\$53,303,656
New policies issued .....	11,375	23,702,228	3,768	8,250,686
Old policies revived .....	106	272,130	22	43,217
Old changed and increased .....	12	37,721	69	116,238
Totals .....	90,113	\$219,901,569	26,822	\$61,713,797
Deduct ceased:				
By death .....	1,232	\$3,563,147	174	\$465,341
By maturity .....			365	963,619
By expiry .....				43,400
By surrender .....	1,944	4,564,117	800	1,860,683
By lapse .....	1,820	3,368,589	287	379,631
By not being taken .....	1,375	2,739,107	572	1,186,079
Total terminated .....	6,371	\$14,284,960	2,178	\$4,798,753
Outstanding end of year .....	83,742	\$205,616,609	24,644	\$56,915,044

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	4,594	\$9,507,305	\$4,012,022	106,178	\$262,712,473
New policies issued .....	1,055	2,190,555	662,725	16,178	34,866,194
Old policies revived .....			8,623	127	323,970
Old changed and increased .....			158	81	154,117
Total .....	5,629	\$11,697,860	\$4,683,528	122,564	\$297,996,754
Deduct ceased:					
By death .....	51	\$124,269	\$47,582	1,457	\$4,200,339
By maturity .....			9,063	365	872,682
By expiry .....	1,177	2,807,746		1,177	2,851,146
By surrender .....	218	479,765	114,967	2,962	7,019,532
By lapse .....			823	2,687	3,749,043
By not being taken .....				1,947	3,975,186
Total terminated .....	1,446	\$3,411,780	\$172,435	9,995	\$22,667,928
Outstanding end of year .....	4,183	\$8,286,080	\$4,511,093	112,569	\$275,328,826

State here the face value corresponding to the present value in Item 5 ("By death") above, \$4,213,444.00.

Paid-up insurance included in the final total of Item 13 (including return premium and reversionary additions), No. of policies, 16,609; amount, \$36,497,685.00.

The annuities in force December 31 last ensuing were in number 265, representing in annual payments, \$92,499.21.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Policies issued prior to 1900 have surrender values based on, but which never exceed, the Am. Ex. 4 per cent. reserve. As the reserve fund computed on the actuaries' table is greater than if computed on the Am. Ex. table, no extra liability exists on account of such value. Surrender values of policies issued since 1899, are based on the Am. Ex. table and 3 per cent. interest, and often exceed the actuaries' 4 per cent. reserve.

If so, what amount therefor has been included in liabilities and where? Answer. \$97,764 in item 14 of non-ledger liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, 20 per cent; on renewal premiums, up to the cash surrender value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No capital stock.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	1,708	\$3,719,822
Policies issued during the year .....	304	735,673
Total .....	1,012	\$4,455,495
Ceased to be in force during the year .....	175	397,616
Policies in force Dec. 31, last .....	1,837	\$4,057,879
Losses and claims unpaid December 31 of previous year .....	1	\$50
Losses and claims incurred during the year .....	28	42,259
Total .....	29	\$42,309
Losses and claims settled during the year in cash .....	24	37,569

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, \$163,030.64.

## MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

*New York, N. Y.*

[Incorporated April, 1842; commenced business Feb. 1, 1843.]

President, RICHARD A. McCURDY. 1st Vice Pres., ROBERT A. GRANNIS.  
 Secretary, WILLIAM J. EASTON. 2d Vice Pres., ISAAC F. LLOYD.  
 Home Office, 32 NASSAU STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, March 26, 1861.

Amount of net ledged assets December 31 of previous  
 year .....\$276,684,362 86

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$12,969.90, and \$31,406.51 for 1st year's re-insurance	\$6,737,512 34
Renewal premiums, less interest included in deferred premiums, \$125,964.64, and \$28,638.05 for renewal re-insurance	33,904,930 80
Single premiums, without deductions for commissions or other expenses	538,488 70
Dividends applied to purchase new paid-up additions	142,775 26
Surrender values applied by policy-holders to pay running premiums	641,005 94
Surrender values applied to purchase paid-up insurance and annuities	1,356,935 33
Consideration for annuities (other than matured installment policies)	2,704,547 01
<b>Total premium income</b>	<b>\$47,211,171 38</b>
Rents from company's property, including \$175,000 for company's use of own buildings	\$1,062,277 51
Interest on loans on mortgages of real estate	3,679,183 42
Interest on collateral loans, including policy loans	686,750 39
Interest on bonds and dividends on stocks	6,964,793 85
Interest on other debts due the company, and on deposits in banks	253,906 06
Interest on deferred premiums	138,914 54
<b>Total rents and interest</b>	<b>12,790,825 77</b>
Profit on sale of securities, less offsets	480,805 16
Mortuary bond deposits	100,000 00

**Total income during the year .....\$60,582,802 31**

**Sum of both amounts .....\$337,267,165 17**

## DISBURSEMENTS DURING YEAR.

For death claims, \$13,978,277.05; additions, \$1,074,375.87	\$15,052,652 92
Matured endowments	3,821,639 53

**Total net amount actually paid for losses and matured endowments .....\$18,874,292 50**



Paid to annuitants (including \$16,859.30, interest on mortuary bonds) .....	\$1,403,971 83
Dividends paid policy-holders .....	830,315 64
Dividends applied to purchase new paid-up additions and annuities .....	1,427,751 26
Surrender values paid by policy-holders .....	1,827,591 33
Surrender values applied to pay running premiums ..	641,005 94
Surrender values applied to purchase paid-up insurance and annuities .....	1,356,935 33
(Total paid policy-holders, \$26,361,863.83.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$5,112,170.10; renewal policies, \$1,993,473.87; single premium policies, \$23,184.42; on annuities, \$123,734.28....	\$7,252,562 67
Agency expenses and travelling .....	1,330,873 82
Salaries and all other compensation (officers, \$353,150.00; home office employees, \$356,379.90) .....	709,529 90
Medical examiners' fees, \$445,881.30; inspection of risks, \$113,987.56 .....	559,868 86
Insurance taxes .....	467,240 17
Taxes on real estate, \$278,282.47; United States stamp taxes, \$104,167.95 .....	382,446 42
Repairs and expenses (other than taxes) on real estate .....	463,141 84
Rent for company's use of own buildings .....	175,000 00
Advertising, \$247,349.75; printing and stationery, \$591,202.97; postage and telegrams, \$141,869.27.....	980,421 99
Legal expenses .....	304,756 85
All other items, viz.: Exchange, \$21,962.66; express, freight and duty, \$33,890.93; sundry expenses, \$398,054.57 .....	453,908 16
(Total miscellaneous expenses, \$13,064,749.68.)	

Total disbursements .....\$39,446,613 51

Balance .. .....\$297,820,551 66

### LEDGER ASSETS.

Book value real estate, unincumbered .....	\$23,575,840 73
Mortgage loans on real estate, first liens .....	77,235,887 88
Loans secured by pledge of bonds, stocks or other collateral .....	12,170,000 00
Loans made to policy-holders on this company's policies assigned as collateral .....	8,629,769 43
Book value bonds, excluding interest, \$129,848,956.73; stocks, \$32,726,539.61 .....	162,575,496 34
Cash in company's office, \$9,212.52; deposited in bank, \$13,299,103.80 .....	13,299,316 32
Agents' debit balances .....	400,391 71
Total .....	\$297,886,681 91
Agents' credit balances, \$33,905.06; all other, \$32,225.20 .....	66,130 25

Total net ledger assets .....\$297,820,551 66

### NON-LEDGER ASSETS.

Interest due, \$46,319.29, and accrued, \$859,538.78, on mortgages .....	\$905,858 07
Interest accrued on bonds and stocks .....	1,700,587 32
Interest due and accrued on collateral loans .....	43,566 01
Interest accrued on other assets .....	53,521 58
Rents due, \$29,300.97, and accrued, \$90,447.20, on company's property or lease .....	109,748 17

Market value of bonds and stocks over book value .....\$2,813,261 15  
20,793,128 57

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$52,849 68	\$2,788,106 53
Gross deferred premiums on policies outstanding December 31 .....	206,342 06	2,147,291 90
Totals .....	\$258,191 73	\$4,935,398 41
Deduct cost of collection, 70 per cent. on "new," 58-10 per cent. on "renewals" .....	180,734 21	286,253 11
Net amount of uncollected and deferred premiums .....	\$77,457 52	\$4,649,145 32
Gross assets .....		\$4,726,602 84
		<u>\$326,153,544 22</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds .....	400,391 71
Total admitted assets .....	<u>\$325,573,152 51</u>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$236,148,599 00
Same for reversionary additions .....	14,273,652 00
Same for annuities (including those in reduction of premiums) .....	16,084,824 00
Total .....	\$266,512,075 00
Deduct net value of risks of this company reinsured in other solvent companies .....	9,809 00
Net reserve .....	<u>\$266,502,266 00</u>
Matured endowments due and unpaid (papers not completed) .....	\$264,632 37
Death losses in process of adjustment or adjusted and not due .....	1,067,271 59
Death losses which have been reported and no proofs received .....	57,903 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	50,811 00
Due and unpaid on annuity claims .....	107,542 13
Net policy claims .....	1,548,160 09
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....	90,182 66
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued ..	35,310 85
Premiums paid in advance .....	191,891 66
Any other liability, viz.: Under "Non-forefeiture" clause of lapsed policies, \$353,227.00; for mortuary bonds, \$470,092.00; for contingent guarantee fund, \$54,122,022.25 ..	54,945,341 25
Liabilities on policy holders' account .....	<u>\$323,313,152 51</u>
Gross divisible surplus .....	2,440,000 00
Total ..	<u>\$25,753,152 51</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	321,197	\$849,398,064	74,830	\$175,319,287
New policies issued .....	61,374	142,853,882	11,917	24,271,840
Old policies revived .....	996	2,438,688	302	621,754
Old changed and increased .....	48	41,766	.....	116,504
Totals .....	383,615	\$994,723,290	87,049	\$200,329,286
Deduct ceased:				
By death .....	4,314	\$12,698,179	582	\$1,448,430
By maturity .....	.....	.....	1,130	3,472,085
By expiry .....	.....	256,885	.....	6,408
By surrender .....	2,059	3,791,007	778	1,257,038
By lapse .....	20,713	52,817,912	3,490	6,775,691
By change and decrease .....	.....	.....	17	.....
Total terminated .....	27,086	\$69,563,983	5,997	\$12,959,652
Outstanding end of year .....	356,529	\$925,159,407	81,052	\$187,369,634

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,313	\$4,016,074	\$22,523,125	397,340	\$1,061,247,540
New policies issued .....	1,234	3,561,378	2,081,521	74,525	172,758,621
Old policies revived .....	10	21,975	6,821	1,308	3,069,238
Old changed and increased .....	.....	.....	.....	48	158,171
Total .....	2,557	\$7,589,427	\$24,611,467	473,221	\$1,227,253,590
Deduct ceased:					
By death .....	8	\$41,239	\$1,084,004	4,904	\$15,271,852
By maturity .....	.....	.....	360,237	1,130	3,832,322
By expiry .....	248	519,091	.....	248	782,384
By surrender .....	.....	96,067	1,321,003	2,837	6,465,105
By lapse .....	424	1,273,938	24,682	24,627	60,892,223
By change and decrease .....	18	69,155	.....	35	69,155
Total terminated .....	698	\$1,999,480	\$2,789,926	33,781	\$87,313,041
Outstanding end of year.....	1,859	\$5,589,947	\$21,821,541	439,440	\$1,139,940,529

Paid-up insurance (including return premium and reversionary additions), No. of policies 62,094, amount \$120,650,028.00.

The annuities in force December 31st last ensuing were in number 5,320, representing in annual payments, \$1,557,359.02.

Policies payable in a fixed number of installments, without interest, are not issued by this company.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is any surrender value promised in excess of the actaries' 4 per cent. reserve? Answer. In some cases. If so, what amount therefor has been included in liabilities and where? Answer. Excess included in New York state department.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, none. But the company may make loans on policies more than three years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Purely mutual. No capital stock.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No, except that one trustee is a partner in a general agency.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	6,805	\$14,003,060 52
Policies issued during the year.....	1,722	2,616,900 00
Total .....	8,527	\$16,619,960 52
Ceased to be in force during the year.....	330	1,029,282 52
Policies in force Dec. 31, last.....	8,197	\$15,590,678 00
Losses and claims unpaid December 31 of previous year .....	20	\$29,044 76
Losses and claims incurred during the year.....	100	240,351 51
Total .....	120	\$269,399 27
Losses and claims settled during the year, in cash.....	99	239,313 22

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$569,197.51.

## NATIONAL LIFE AND TRUST COMPANY,

*Des Moines, Iowa.*

[Incorporated April 15, 1899; commenced business April 15, 1899.]

President, GEO. L. DOBSON. 1st Vice Pres., D. G. EDMUNDSON.  
 Secretary, P. M. STARNES. 2d Vice Pres., A. S. STULTS.  
 Home Office, CROCKER BLDG, 5TH & WALNUT.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, August 20, 1900.

## CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for .....	\$200,000 00	
Amount of capital stock paid up in cash.....	50,000 00	
	<hr/>	
Amount of net ledger assets December 31 of previous year .....	\$71,812 98	
Increase of capital during 1900.....	25,000 00	
	<hr/>	
Extended at .....		\$96,812 98

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums .....	\$311,940 81	
Renewal premiums less interest included in deferred premiums, \$360.00 .....	29,296 57	
	<hr/>	
Total premium income .....		\$341,237 38
Interest on loans on mortgages of real estate .....	\$4,254 71	
Interest on collateral loans, including premium notes, loans or liens.....	112 49	
Interest on bills receivable .....	33 54	
	<hr/>	
Total rents and interest .....		4,400 74
From other sources, viz.: Premium notes charged off paid in 1900 .....		132 04
	<hr/>	
Total income during the year .....		\$345,770 16
	<hr/>	
Sum of both amounts .....		\$442,583 14

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$1,440 00
Paid to annuitants .....	138 00
Premium notes, void by lapse .....	77 60
Surrender values paid .....	879 75
(Total paid policy-holders, \$2,535.35.)	
Paid stockholders for interest or dividends (amount declared during the year, \$1,500.00) .....	1,500 00
Commission and bonuses to agents (less commission received on reinsurances), new policies, renewal policies, single premium policies and on annuities	132,704 38
Collection fees .....	97 75
Salaries and allowances for agencies, including managers, agents and clerks .....	8,895 66
Salaries and all other compensation (officers, \$7,732.82; home office employees, \$7,131.81) .....	14,864 63
Medical examiners' fees .....	43 50
Taxes on new premiums, \$764.39; on franchise, \$100.70 .....	865 09
Insurance department fees and agents' licenses.....	1,763 48
Investment expenses .....	183 85

Rent .....	\$1,196 00	
Advertising, \$2,614.45; printing and stationery, \$5,859.02; postage, \$1,144.60.....	9,618 07	
Legal expenses .....	106 75	
All other items, viz.: Accrued interest on loans, \$679.48; internal revenue, \$2,239.35; travelling expenses, \$628.84; telegraph and express, \$299.36; miscellaneous expenses, \$1,024.34; premiums reported in 1899 refunded in 1900, \$1,552.50 .....	6,423 57	
(Total miscellaneous expenses, \$178,262.03.) .....		
<b>Total disbursements .....</b>		<b>\$180,797 38</b>
<b>Balance .....</b>		<b>\$261,785 76</b>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$158,000 00	
Premium notes on policies in force, all for first year's premiums .....	67,855 62	
Cash in company's office, \$2,448.90; deposited in bank, \$26,474.72 .....	28,923 62	
Citizens National Bank, Des Moines, Ia.		
Bills receivable, \$989.53; agents' debit balances, \$19,772.72 .....	20,762 25	
Furniture and fixtures .....	3,792 37	
<b>Total .....</b>	<b>\$279,333 86</b>	
Agents' credit balances, \$3,114.51; contingent commissions, \$14,432.59 .....	17,548 10	
<b>Total net ledger assets .....</b>		<b>\$261,785 76</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$2,341 78	
Interest accrued on other assets .....	43 41	
<b>Total . . . . .</b>		<b>\$2,385 19</b>

	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$206 25	
Gross deferred premiums on policies outstanding December 31 .....	12,877 50	
<b>Totals .....</b>	<b>\$13,083 75</b>	
Deduct cost of collection, 2½ per cent. on "renewals" .....	327 09	
<b>Net amount of uncollected and deferred premiums.</b>		<b>12,756 66</b>
<b>Gross assets .....</b>		<b>\$276,927 61</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$3,792 37	
Agents' debit balances, not secured by bonds.....	7,308 72	
Bills receivable, unsecured .....	139 75	
Premium notes or loans and net premiums in excess of reserve on policies .....	52,748 02	
<b>Total . . . . .</b>		<b>63,988 86</b>
<b>Total admitted assets .....</b>		<b>\$212,938 75</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$101,681 45
Death losses in process of adjustment or adjusted and not due .....	160 00
Premiums paid in advance .....	50,464 20
Liabilities on policy holders' account.....	\$152,305 65
Gross divisible surplus .....	\$10,633 10
Capital stock paid up .....	50,000 00
	60,633 01
Total .....	\$212,938 75

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....			1,272	\$740,800
New policies issued .....	2	\$6,000	4,106	2,497,160
Old policies revived .....			5	3,000
Totals .....	2	\$6,000	5,383	\$3,240,960
Deduct ceased:				
By death .....			10	\$8,700
By surrender .....			50	34,000
By lapse .....			568	313,300
By change and decrease (4) .....				2,400
By not being taken .....			63	68,300
Total terminated .....			691	\$426,700
Outstanding end of year.....	2	\$6,000	4,692	\$2,814,260

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....			1,272	\$740,800
New policies issued .....	6	\$11,000	4,114	2,514,160
Old policies revived .....			5	3,000
Totals .....	6	\$11,000	5,391	\$3,257,960
Deduct ceased:				
By death .....			10	\$8,700
By surrender .....			50	34,000
By lapse .....			568	313,300
By change and decrease .....				2,400
By not being taken .....			63	68,300
Total terminated .....			691	\$426,700
Outstanding end of year .....	6	\$11,000	4,700	\$2,831,260

State here the face value corresponding to the present value ("By death") above, \$600.00.

Paid-up insurance (including return premium and reversionary additions), No. of policies 99, amount \$73,250.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. table? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, 75 per cent; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No provision.

Does any officer, director or trustee receive any commission on the business of the company? Answer. Only while acting as agents for the company.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies issued during the year.....	72	\$35,450
Policies in force Dec. 31, last.....	72	\$35,450

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$1,403.70; notes or credits, \$1,895.00; total, \$3,298.70.



# NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA,

*Washington, D. C.*

[Incorporated July 25, 1868; commenced business August 1, 1868.]

President, O. D. WETHERELL.

Vice President, A. T. PARISH.

Secretary, R. E. SACKETT.

Home Office, 1430 F ST. N. W.

Principal Branch Office, 157-163 LA SALLE ST., CHICAGO, ILL.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, March 5, 1900.

## CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; sub-	
scribed for .....	\$1,000,000 00
Amount of capital stock paid up in cash.....	<u>1,000,000 00</u>
Amount of net ledger assets December 31 of previous	
year, National.....	\$1,887,031 94
Iowa Life .....	<u>413,745 82</u>
Extended at .....	\$2,350,777 76

## INCOME DURING YEAR.

First year's premiums less interest in-	
cluded in deferred premiums, \$160.01	
and \$1,430.34 for first year's reinsurance	\$98,914 07
Renewal premiums less interest included	
in deferred premiums, \$1,729.93 and	
\$7,224.61 for renewal reinsurance.....	230,330 91
Dividends applied by policy-holders to	
pay running premiums, renewals .....	262 16
Surrender values applied to purchase	
paid-up insurance and annuities.....	<u>9,120 36</u>
Total premium and income .....	\$338,627 50
Rents from Co.'s property.....	\$41,991 34
Interest on loans on mortgages of real	
estate .....	28,156 42
Interest on collateral loans, including	
premium notes, loans or liens.....	3,229 79
Interest on other debts due the com-	
pany, and on deposits in banks.....	26,124 54
Interest on deferred premiums .....	<u>1,889 94</u>
Total rents and interest .....	100,592 03
From all other sources, viz.: Compromise on death	
claim .....	94 36
Policy fees .....	<u>2,831 40</u>
Total income during the year.....	\$442,145 29
Sum of both amounts .....	<u>\$2,792,923 05</u>

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$138,508 69	
Matured endowments .....	1,434 00	
Total net amount actually paid for losses and matured endowments .....		\$139,942 69
Amount returned to policy-holders .....		3,791 88
Dividends applied by policy-holders to pay running premiums .....		262 16
Surrender values paid .....		11,066 09
Surrender values applied to pay running premiums..		9,120 36
(Total paid to policy-holders, \$164,173.18.)		
Commission and bonuses to agents (less commission received on re-insurances), new policies, \$79,896.74; renewal policies, \$15,064.87 .....		94,961 61
Commencing renewal commissions .....		2,500 00
Salaries and allowances for agencies, including managers, agents and clerks .....		12,864 35
Salaries and all other compensation (officers, \$15,515.98; home office employees, \$20,987.48) .....		36,503 43
Medical examiners' fees, \$9,753.50; inspection of risks, \$1,797.17 .....		11,550 67
Taxes on new premiums, \$1,929.95; renewal premiums, \$1,434.77; on franchise, \$2,440.00; municipal licenses, \$26.00 .....		8,830 22
Taxes on real estate, \$11,577.65; personal, \$551.84 .....		12,129 49
Insurance department fees and agents' licenses....		2,255 00
Repairs and expenses (other than taxes) on real estate .....		40,840 87
Rent .....		4,389 49
Advertising, \$4,392.59; printing and stationery supplies, \$4,034.57; postage, \$1,607.49 .....		10,034 65
Legal expenses, \$19,306.19; for furniture, etc., \$363.31..		19,669 50
All other items, viz.: Exchange and call, \$34.22; express, \$180.41; Fire Ins., \$44.00; Internal revenue, \$2,676.37; Misc. Exp., \$5,858.00; Tel., \$330.77; telephone, \$142.20; prop't. and loss Ctf. deposit, \$387.64; actuarial services, \$4,699.97; foreclosure expenses, \$30.90 .....		14,484 48
(Total miscellaneous expenses, \$271,013.76.)		
Total disbursements .....		\$435,186 94
Balance .....		\$2,357,736 11

## LEDGER ASSETS.

Book value real estate, unincumbered, \$72,200.53; incumbered, \$700,000.00 .....	\$772,200 53
Mortgage loans on real estate, first liens, \$524,866.35; other than first, \$3,000.00 .....	527,866 35
Loans secured by pledge of bonds, stocks, or other collateral .....	166,911 96
Loans made to policy-holders on this company's policies assigned as collateral .....	63,768 96
Premium notes on policies in force .....	16,779 52
Book value bonds, excluding interest, \$47,055.00; stocks, \$635,900.00 .....	682,955 00
Cash in company's office, \$12,193.88; deposited in bank, \$40,287.90 .....	52,481 78
Security Nat., Sioux City, Ia. ....	\$2,848 02
Metropolitan National of Chicago .....	15,973 07
American Trust & Savings, Chicago.....	20,741 48
Union Trust Co., Phila., Pa. ....	725 07
Law library .....	1,067 00
Bills receivable, \$20,557.92; agents' debit balances, \$48,705.57 .....	69,263 49
Tax sale certificates .....	8,281 69
Total .....	\$2,361,596 28
Agents' credit balances .....	3,860 17

Total net ledger assets ..... \$2,357,736 11

## NON-LEDGER ASSETS.

Interest due, \$14,196.78, and accrued, \$7,343.60, on mortgages .....	\$21,540 38	
Interest accrued on bonds and stocks .....	62 67	
Interest due, \$2,085.37, and accrued, \$4,553.92, on collateral loans .....	6,639 29	
Interest accrued on premium notes, loans or liens..	221 33	
Interest accrued on other assets .....	142 36	
Rents due on company's property or lease.....	943 04	
<b>Total</b> . . . . .		<b>\$29,549 07</b>
Market value of real estate over book value.....	\$48,444 83	
Market value of bonds and stocks over book value....	254 00	
<b>Total</b> . . . . .		<b>50,984 83</b>

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$26,736 73	\$20,762 59	
Gross deferred premiums on policies outstanding December 31 .....	1,520 62	19,909 96	
<b>Totals</b> .....	\$28,257 35	\$40,672 54	
Deduct cost of collection, 50 per cent. on "new," 5 per cent. on "renewals" .....	14,128 67	2,033 62	
<b>Net amount of uncollected and deferred premiums</b> .....	<b>\$14,128 68</b>	<b>\$38,638 92</b>	
			<b>50,767 60</b>
<b>Furniture fixtures and safes</b> .....			<b>7,947 92</b>
<b>Gross assets</b> .....			<b>\$2,498,985 53</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$7,947 92	
Agents' debit balances, not secured .....	32,347 06	
Bills receivable, unsecured .....	17,524 86	
<b>Total</b> . . . . .		<b>57,819 84</b>
<b>Total admitted assets</b> .....		<b>\$2,441,165 69</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$1,420,710 09	
Deduct net value of risks of this company re-insured in other solvent companies .....	34,603 16	
<b>Net reserve</b> .....		<b>\$1,386,106 93</b>
<b>Present value of amounts not yet due on matured installment policies (face, \$37,000 00)</b> .....		<b>23,405 00</b>
Matured endowments due and unpaid .....	\$100 00	
Death losses in process of adjustment or adjusted and not due .....	44,867 60	
Death losses and other policy claims resisted by the company, not yet allowed .....	11,938 00	
<b>Gross policy claims</b> .....	<b>\$56,905 60</b>	
Deduct due from solvent companies for re-insurance.	5,000 00	
<b>Net policy claims</b> .....		<b>51,905 60</b>

# NATIONAL LIFE INS. CO.

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Premiums paid in advance .....	\$38 71
Surrender values claimable on policies cancelled whose reserves are not included in item 1 .....	21,312 72
Any other liability, viz.: Accrued interest on real estate incumbrance .....	\$1,686 67
Accrued taxes on real estate incumbrance .....	1,924 14
Liabilities on policy holders' account.....	\$1,486,359 77
Capital stock paid up .....	*954,805 92
Total .....	\$2,441 165 69

\*Capital greater than surplus over liabilities.

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	4,395	\$6,712,841	474	\$955,001
New policies issued .....	38	11,633	8	2,910
Old policies revived .....	6	11,500		
Old changed and increased .....	1	1,000	1	5,000
Restored transfer .....	880	1,545,313	314	580,777
Totals .....	5,320	\$8,282,287	797	\$1,543,683
Deduct ceased:				
By death .....	64	\$112,853	4	\$5,000
By maturity .....	1	1,000	2	1,000
By expiry .....	71	123,000	28	68,000
By surrender .....	39	88,500	13	69,000
By lapse .....	354	606,600	78	187,000
By change and decrease .....	1	5,000		
Total terminated .....	530	\$936,953	125	\$330,300
Outstanding end of year .....	4,790	\$7,345,334	672	\$1,213,388

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND RE-VERSION-ARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	4,305	\$8,741,863	\$79,113 41	9,174	\$16,488,818 41
New policies issued .....	2,023	4,037,800	18,506 60	2,009	4,070,849 60
Old policies revived .....	8	15,000	.....	14	26,500 00
Old changed and increased .....	.....	2,000	717 00	2	8,717 00
Restored transfer .....	.....	.....	.....	1,191	126,090 00
Totals .....	6,336	\$12,796,663	\$98,337 01	12,450	\$22,720,975 01
Deduct ceased:					
By death .....	26	\$58,500	\$2,795 80	94	\$179,148 80
By maturity .....	.....	.....	.....	3	2,300 00
By expiry .....	2,182	4,566,629	\$3,932 69	2,281	4,701,561 60
By surrender .....	49	176,000	.....	101	333,500 00
By lapse .....	26	39,000	5,919 91	458	838,519 91
By change and decrease .....	1	1,000	.....	2	6,000 00
By not being taken .....	179	385,000	.....	179	385,000 00
By transfer .....	1,194	2,126,090	.....	1,194	2,126,090 00
Total terminated .....	3,657	\$7,292,219	\$12,648 31	4,312	\$8,572,120 21
Outstanding end of year.....	2,079	\$5,504,444	\$85,688 70	8,141	\$14,148,854 70

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuarial 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuarial 4 per cent. reserve? Answer. No.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Profits on non-participating business.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	832	\$1,138,041 97
Policies issued during the year .....	70	101,238 31
Total .....	902	\$1,239,280 28
Ceased to be in force during the year .....	162	213,566 56
Policies in force Dec. 31, last .....	740	\$1,025,723 72
Losses and claims incurred during the year .....	5	\$6,000 00
Losses and claims settled during the year, in cash, \$4,600.00; by compromise, \$500.00 .....		5,100 00

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Answer. Cash, \$31,119.54; notes or credits, \$595.07; total, \$31,714.61.

**NATIONAL LIFE INSURANCE COMPANY,**  
*Montpelier, Vermont.*

[Incorporated November 13, 1848; commenced business February 1, 1850.]

President, JAMES C. HOUGHTON.  
Secretary, OSMAN D. CLARK.

Vice President, JOSEPH A. DeBOER.  
Home Office, 116 STATE STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Nov. 31, 1891.

Amount of net ledger assets December 31 of previous  
year .....\$16,646,927 20

**INCOME DURING YEAR.**

First year's premiums, less interest included in deferred premiums .....	\$603,273 02	
Renewal premiums, less interest included in deferred premiums .....	3,034,815 38	
Single premiums, without deductions for commissions or other expenses .....	3,373 50	
Dividends applied by policy-holders to pay running premiums; renewals .....	106,565 77	
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	4,627 94	
Consideration for annuities (other than matured installment policies) .....	\$136,852 69	
Total premium income .....		\$3,890,013 30
Rents from company's property, including \$4,000.00 for company's use of own buildings .....	\$123,394 55	
Interest on loans on mortgages of real estate .....	258,410 19	
Interest on collateral loans, including premium notes, loans or liens .....	153,465 81	
Interest on bonds and dividends on stocks .....	286,680 57	
Interest on other debts due the company, and on deposits in banks .....	10,537 61	
Discount on claims paid in advance, \$610.04; interest on deferred premiums, \$33,841.59 .....	34,451 63	
Total rents and interest .....	866,940 36	
Total income during the year .....		\$4,756,953 66
Sum of both amounts .....		<u><u>\$21,403,880 86</u></u>

**DISBURSEMENTS DURING YEAR.**

For death claims, \$851,068.71; additions, \$4,325.41 .....	\$855,394 12
Matured endowments .....	128,604 00
Installment death claims .....	5,228 26
Total net amount actually paid for losses and matured endowments .....	<u><u>\$989,226 38</u></u>

Paid to annuitants .....	\$19,972 22
Dividends paid policy-holders .....	41,228 48
Dividends applied by policy-holders to pay running premiums .....	106,565 77
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	4,627 94
Surrender values paid .....	407,933 03
(Total paid policy-holders, \$1,568,963.82.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$357,254.62; renewal policies, \$216,181.26; single premium policies, \$225.19; on annuities, \$8,016.71 .....	581,677 78
Salaries and allowances for agencies, including managers, agents and clerks .....	72,551 87
Salaries and all other compensation (officers, \$38,940.63; home office employees, \$35,756.40.) .....	74,697 08
Medical examiners' fees, \$43,592.00; inspection of risks, \$4,178.32 .....	47,770 32
Taxes on new premiums, \$10,668.80; renewal premiums, \$42,919.58; on franchise, \$29.34; on reserves, \$6,491.10; municipal licenses, \$1,726.75 .....	61,835 57
Taxes on real estate, \$35,376.25; on other investments, \$47.20 .....	35,373 45
Insurance department fees and agents' licenses .....	2,930 85
Repairs and expenses (other than taxes) on real estate .....	66,890 01
Rent (including \$4,000.00 for company's use of own buildings) .....	32,887 83
Advertising, \$17,234.74; printing and stationery, \$10,028.23; postage, \$14,807.45 .....	42,070 42
Legal expenses, \$6,557.32; for furniture, etc., \$12,229.16 .....	18,796 48
All other items, viz.: Premium on bonds, \$28,980.88; account depreciation, \$156,229.10; U. S. revenue stamps, \$13,051.91; traveling expense, \$5,265.29; Minnesota examination, \$6,883.31 .....	210,410 49
Total miscellaneous expenses, \$1217,892.15.)	
<b>Total disbursements .....</b>	<b>\$2,816,845 97</b>
<b>Balance .....</b>	<b>\$18,587,034 89</b>

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$1,819,450 25
Mortgage loans on real estate, first liens .....	6,289,004 19
Loans secured by pledge of bonds, stocks, or other collateral .....	34,750 00
Loans made to policy-holders on this company's policies assigned as collateral .....	2,010,457 96
Premium notes on policies in force, of which \$511.27 is for first year's premiums .....	685,345 74
Book value bonds and warrants, excluding interest, \$7,000,900.68; stocks, \$24,800.00 .....	7,025,700 68
Cash in company's office, \$3,758.12; deposited in bank, \$720,396.42 .....	724,154 54
Hanover Nat'l, New York .....	\$324,125 72
Fourth National, Boston .....	64,905 24
First National, Montpelier .....	51,344 49
Faneuil Hall Nat'l, Boston .....	43,370 79
U. S. Trust Co., Boston .....	60,634 01
Trust Co. of America, New York .....	105,398 94
National, White River Jet .....	54,828 96
National Tradesman, New Haven .....	3,989 16
Niagara, Buffalo .....	2,299 11
Farmers National, Vergennes .....	9,500 00
Agents' debit balances .....	6,426 34
<b>Total .....</b>	<b>\$18,695,289 70</b>
Agents' credit balances .....	8,254 81
<b>Total net ledger assets .....</b>	<b>\$18,587,034 89</b>

## DEDUCT LEDGER LIABILITIES.

Interest due, \$33,025.88, and accrued, \$107,413.54, on mortgages (claimed as an asset) .....	\$140,439 42
Interest due, \$14,305.00, and accrued, \$114,790.62, on bonds and stocks and warrants .....	129,095 62
Interest accrued on collateral loans .....	1,694 01
Interest due, \$13,136.15, and accrued, \$78,634.67, on premium notes, loans or liens .....	91,770 82
Interest accrued on other assets .....	808 60
Rents accrued on company's property or lease .....	14,026 45
<b>Total .....</b>	<b>\$377,834 92</b>
<b>Market value of bonds and stocks over book value.....</b>	<b>428,900 00</b>

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported policies outstanding Dec. 31.....	\$122,732 13	\$133,120 99	
Gross deferred premiums on policies outstanding Dec. 31 .....	50,278 52	299,332 26	
<b>Totals .....</b>	<b>\$173,010 65</b>	<b>\$432,453 25</b>	
Deduct cost of collection, 57 per cent. on "new," 7 per cent. on "renewals".....	98,616 07	30,271 73	
<b>Net amount of uncollected and deferred premiums .....</b>	<b>\$74,394 58</b>	<b>\$402,181 52</b>	<b>476,576 10</b>
<b>Other items: Annuity considerations in process of collection (net) .....</b>			<b>28,715 72</b>
<b>Gross assets .....</b>			<b>\$19,899,061 63</b>

## DEDUCT ASSETS NOT ADMITTED.

Commissions payable to agents on premium notes when paid .....	\$723 59
<b>Total admitted assets .....</b>	<b>\$19,898,338 04</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$16,954,372 52
Same for reversionary additions .....	44,606 72
Same for annuities (including those in reduction of premiums) .....	347,506 58
<b>Net reserve .....</b>	<b>\$17,346,485 82</b>
<b>Present value of amounts not yet due on matured installment policies (face, \$63,763.75) .....</b>	<b>52,933 38</b>
Death losses in process of adjustment or adjusted and not due .....	13,000 00
Death losses which have been reported and no proofs received .....	25,800 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	5,000 00
Due and unpaid on annuity claims.....	180 92
<b>Net policy claims .....</b>	<b>43,980 92</b>



Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....	\$8,960 22
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	88,508 03
Premiums paid in advance.....	2,456 87
Surrender values claimable on policies cancelled whose reserves are not included in item 1.....	14,212 07
Any other liability, viz: Extra life rate endowment reserve .....	339,735 84
Liabilities on policy holders' account.....	\$17,897,273 15
Gross divisible surplus .....	2,001,064 89
Total .....	<u>\$19,898,338 04</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	28,988	\$63,060,854	14,489	\$25,077,749
New policies issued .....	5,515	19,435,144	3,803	6,729,577
Old policies revived .....	63	124,000	33	48,000
Old changed and increased .....	.....	1,500	.....	.....
Totals .....	34,566	\$74,611,498	18,325	\$31,855,326
Deduct ceased:				
By death .....	252	578,961	103	\$255,929
By maturity .....	25	49,004	48	79,000
By expiry .....	30	85,500	20	43,500
By surrender .....	723	1,549,222	489	737,394
By lapse .....	1,246	2,313,425	499	758,661
By change and decrease .....	19	171,234	—3	72,571
By not being taken .....	640	1,370,891	399	755,110
Recalled .....	8	24,500	1	1,000
Total terminated .....	2,943	\$6,142,737	1,556	\$2,703,165
Outstanding end of year .....	31,623	\$68,468,761	16,769	\$29,152,161

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	659	\$1,590,800	\$170,623	44,116	\$89,890,026
New policies issued .....	251	496,500	42,693	9,569	18,703,914
Old policies revived .....	2	3,000		98	175,000
Old changed and increased .....					1,500
Totals .....	892	\$2,090,300	\$213,316	53,783	\$108,770,440
Deduct ceased:					
By death .....	8	\$18,000	\$5,769	363	\$858,659
By maturity .....				73	128,004
By expiry .....	23	53,500	300	73	182,800
By surrender .....	46	126,500	3,547	1,258	2,416,663
By lapse .....	74	202,000	711	1,819	3,274,797
By change and decrease .....	—3	—1,000		13	242,806
By not being taken .....	19	43,000	372	1,068	2,169,373
Recalled .....				9	25,500
Total terminated .....	167	\$442,000	\$10,699	4,686	\$9,298,601
Outstanding end of year.....	725	\$1,648,300	\$202,617	49,117	\$99,471,839

State here the face value corresponding to the present value entered in item 5 ("By death") above, \$858,659.00.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions: No. of policies, 2,526; amount, \$4,061,536; reversionary additions, amount, \$72,265; return premiums, amount, \$130,352; total, \$4,264,153.

The annuities in force December 31st, last ensuing were in number 109, representing in annual payments, \$34,069.80.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expense over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. On all except \$2,237,000 of old non-participating insurance. Reserve deficiency, \$793.47; reserve carried, \$4,170.63.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none (i. e., no agreement). On renewal premiums, none (i. e., no agreement).

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Company has no stockholders.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	1,916	\$3,079,477 68
Policies issued during the year .....	578	755,430 58
Total .....	2,494	\$3,834,908 26
Ceased to be in force during the year .....	271	404,648 00
Policies in force December 31, last .....	2,223	\$3,430,260 26
Losses and claims unpaid December 31 of previous year .....	4	\$4,000 00
Losses and claims incurred during the year .....	8	20,000 00
Total .....	12	\$24,000 00
Losses and claims settled during the year, in cash .....	11	21,500 00

Premiums collected or secured without any deduction for losses, dividends, commissions or other expenses. Answer. Cash, \$121,708.43; notes or credits, \$10,713.83; total, \$132,422.26.

# NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

*Boston, Massachusetts.*

[Incorporated April 1, 1835; commenced business December 1, 1843.]

President, BENJAMIN F. STEVENS. Vice President, ALFRED D. FOSTER.  
Secretary, S. F. TRULL. Home Office, POST OFFICE SQ.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 4, 1864.

Amount of net ledger assets December 31 of previous  
year .....\$27,260,065 75

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums .....	\$452,280 09
Renewal premiums, less interest included in deferred premiums .....	3,154,128 43
Single premiums, without deduction for commissions or other expenses .....	400 40
Distributions applied by policy-holders to pay renewals .....	389,506 96
Distributions applied by policy-holders to purchase paid-up additions .....	22,376 65
Surrender values applied to purchase paid-up insurance .....	40,717 80
Total premium income .....	\$4,069,410 33
Rents from company's property .....	139,881 93
Interest on loans on mortgages of real estate .....	359,733 86
Interest on collateral loans, including premium notes, loans or liens .....	206,480 35
Interest on bonds and dividends on stocks .....	595,420 47
Interest on other debts due the company, and on deposits in banks .....	9,336 12
Discount on claims paid in advance .....	2,905 87
Total rents and interest .....	\$1,313,758 60
Total income during the year .....	\$5,373,168 93
Sum of both amounts .....	<u><u>\$32,633,234 68</u></u>

## DISBURSEMENTS DURING YEAR.

For death claims, \$1,068,147; additions, \$12,881 .....	\$1,681,028
Matured and discounted endowments, \$446,282; additions, \$3,485 .....	449,767
Total net amount actually paid for losses and matured and discounted endowments .....	\$2,130,795 00

Premium notes, voided by lapse, less \$853.45.....	\$7,197 38
Distributions paid policy-holders .....	58,511 80
Distributions applied by policy-holders to pay running premiums .....	369,506 96
Distributions applied by policy-holders to purchase paid-up additions .....	22,376 65
Surrender values paid .....	488,104 22
Surrender values applied to purchase paid-up insurance .....	40,717 80
(Total paid policy-holders, \$3,137,209.81.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$229,861.25; renewal policies, \$164,253.54; single premium policies, \$20.02 .....	394,134 81
Commuting renewal commissions .....	6,252 73
Salaries and allowances for agencies, including managers, agents and clerks .....	34,443 30
Salaries and all other compensation (officers and home office employees) .....	140,518 58
Medical examiners' fees .....	25,583 19
Taxes on premiums, \$37,003.62; on reserves, \$27,869.90; municipal licenses, \$1,533.21; U. S. Int. Rev., \$9,980.79 .....	76,387 52
Taxes on real estate .....	35,775 53
Insurance department fees and agents' licenses .....	8,065 51
Repairs and expenses (other than taxes) on real estate .....	72,434 44
Rent .....	24,856 74
Advertising, \$31,500.67; printing and stationery, \$19,775 49; postage, \$3,058.16 .....	54,233 32
Legal expenses, \$4,256.68; for furniture, etc., \$3,140.64..	7,397 32
All other items, viz.: Travel, telegraph and telephone service, light, express, exchange and all other general items and incidentals at home office and agencies .....	27,761 04
Balance of profit and loss account .....	59,756 37
(Total miscellaneous expenses, \$907,844.03.)	
Total disbursements .....	\$4,104,810 21
Balance .....	\$28,528,424 47

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$2,376,526 64
Mortgage loans on real estate, first liens .....	8,150,238 69
Loans secured by pledge of bonds, stocks, or other collateral .....	2,233,870 00
Loans made to policy-holders on this company's policies assigned as collateral .....	1,185,255 77
Premium notes on policies in force .....	256,377 81
Book value bonds, excluding interest, \$11,809,742.21; stocks, \$1,925,401.44 .....	13,735,143 65
Cash deposited in bank .....	591,011 91
Total net ledger assets .....	\$28,528,424 47

## NON-LEDGER ASSETS.

Interest due, \$15,499.06 and accrued, \$77,806.00 on mortgages .....	\$93,306 06
Interest accrued on bonds and stocks .....	32,308 50
Interest accrued on collateral loans .....	20,546 60
Interest due, \$2,359.16 and accrued, \$25,368.43 on premium notes, loans or liens .....	27,727 59
Interest accrued on other assets .....	305 70
Rents due, \$2,221 37 and accrued, \$11,426.26 on company's property or lease .....	13,647 62
	\$187,841 07
Market value of bonds and stocks over book value .....	1,673,633 35

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$54,675 89	\$139,944 99	
Gross deferred premiums on policies outstanding December 31 .....	63,692 50	410,528 62	
Totals .....	\$118,368 39	\$550,473 61	
Net amount of uncollected and deferred premiums .....	\$59,184 20	\$522,949 83	\$582,134 03
Total admitted assets .....			\$30,972,032 92

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$27,570,954 21
Matured endowments due and unpaid.....	\$12,008 00
Death losses due and unpaid.....	73,718 00
Death losses which have been reported and no proofs received .....	50,273 00
Death losses and other policy claims, resisted by the company not yet outlawed .....	18,337 00
Net policy claims .....	155,366 00
Unpaid distributions or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....	155,153 93
Liabilities on policy holders' account.....	\$27,881,474 14
Gross divisible surplus .....	3,090,558 78
Total .....	\$30,972,032 92

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
In force at end of previous year.....	16,366	\$44,382,233	25,171	\$66,166,589
New policies and additions issued.....	4,017	9,846,116	1,728	3,479,995
Old policies revived .....	84	232,747	36	66,582
Old policies changed and increased .....	245	315,637	291	441,024
Totals .....	20,712	\$54,776,783	27,226	\$70,154,190
Deduct ceased:				
By death.....	320	\$961,336	216	\$702,717
By maturity .....			148	449,475
By surrender .....	188	404,763	693	1,664,981
By lapse .....	710	1,415,231	210	321,000
By change and decrease .....	231	681,019	295	773,063
By not being taken .....	424	1,027,462	188	357,500
Total terminated .....	1,873	\$4,489,811	1,750	\$4,268,726
Outstanding at end of year.....	18,839	\$50,286,972	25,476	\$65,885,464

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
In force at end of previous year.....	1,313	\$3,982,891	42,850	\$114,531,763
New policies and additions issued.....	383	1,069,279	6,128	14,415,390
Old policies revived .....	8	21,500	128	320,829
Old policies changed and decreased.....	9	9,927	545	766,588
Totals .....	1,713	\$5,103,597	49,651	\$130,034,570
Deduct ceased:				
By death .....	5	\$8,250	541	\$1,672,303
By maturity .....			148	449,475
By expiry .....	40	117,100	40	117,100
By surrender .....	7	22,500	888	2,092,244
By lapse .....	161	455,750	1,081	2,191,981
By change and decrease .....	14	90,717	540	1,544,789
By not being taken .....	27	71,000	639	1,455,962
Total terminated .....	254	\$765,317	3,877	\$9,523,854
Outstanding end of year .....	1,459	\$4,338,280	45,774	\$120,510,716

Face value corresponding to the present value, \$1,672,303.

Paid-up insurance, 5,668 policies, amount \$9,621,825.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. 75 per cent.—divided into three, six and nine months' notes, which are treated as deferred premiums.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Purely mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. There is now no guarantee capital.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	300	\$517,523
Policies issued during the year .....	33	101,043
Total .....	333	\$618,566
Ceased to be in force during the year.....	15	22,842
Policies in force Dec. 31, last.....	318	\$595,724
Losses and claims incurred during the year.....	7	\$8,000
Losses and claims settled during the year, in cash.....	7	8,000

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$17,112.73; notes or credits, \$36.00; total, \$17,148.73.

## NEW YORK LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated 1841; commenced business 1845.]

President, JOHN A. McCALL. 1st Vice Pres., HENRY TUCK.  
 Secretary, CHAS. C. WHITNEY. 2d Vice Pres., GEO. W. PERKINS.  
 Home Office, 346 and 348 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, 1846.

Amount of net ledger assets December 31 of previous  
 year .....\$223,121,943 52

## INCOME DURING YEAR.

First year's premiums less \$19,651.01 for first year's reinsurance .....	\$10,061,307 34
Renewal premiums less \$116,772.96 for renewal reinsurance .....	36,711,549 22
Single premiums .....	122,963 45
Dividends applied by policy-holders to pay running premiums, renewals.....	395,509 28
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	323,367 74
Surrender values applied to pay running premiums, renewals .....	12,788 04
Consideration for annuities (other than matured installment policies) .....	1,131,093 06
<b>Total premium income .....</b>	<b>\$48,758,578 13</b>
Rents from Co.'s property, including \$100,000.00 for Co.'s use of home office buildings .....	\$952,564 76
Interest on loans on mortgages of real estate .....	1,552,644 58
Interest on collateral loans, including premium notes, loans or liens .....	991,909 27
Interest on bonds and dividends on stocks .....	6,830,420 82
Interest on other debts due the company, and on deposits in banks .....	202,792 59
<b>Total rents and interest.....</b>	<b>10,530,332 02</b>
From other sources, viz.: Deposits on account of trust and registered bond policies .....	48,814 74
<b>Total income during the year .....</b>	<b>\$59,337,724 89</b>
<b>Sum of both amounts .....</b>	<b>\$282,459,668 41</b>

## DISBURSEMENTS DURING THE YEAR.

For death claims, \$11,875,656.42; additions, \$706,823.43 .....	\$12,581,479 85
Matured endowments, \$2,854,535.08; additions, \$95,029.90 .....	2,949,574 98
<b>Total .....</b>	<b>\$15,531,054 83</b>
Deduct amount received from other companies for claims on policies of this company re-insured .....	486 36
<b>Total net amount actually paid for losses and matured endowments .....</b>	<b>\$15,530,568 47</b>



Paid to annuitants .....	\$1,558,451 70
Dividends paid policy-holders .....	2,109,276 69
Dividends applied by policy-holders to pay running premiums .....	396,509 28
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	323,367 74
Surrender values paid .....	1,124,231 86
Reserve values paid on matured deferred dividend policies .....	2,280,661 44
Surrender values applied to pay running premiums .....	12,788 04
Installments paid on trust policies and on registered bond policies .....	20,970 98
(Total paid policy-holders, \$23,355,826.20.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$5,370,075.25; renewal policies, \$1,187,377.06; single premium policies, \$2,723.16; on annuities, \$26,346.30 .....	6,586,521 76
Salaries and allowances for agencies, including managers, agents and clerks .....	1,544,748 71
Salaries and all other compensation (officers and home office employees) .....	735,964 31
Medical examiners' fees, \$518,732.41; inspection of risks, \$99,235.23 .....	617,967 64
Taxes on new premiums, \$69,501.05; renewal premiums, \$234,061.95; on franchise, \$271.94; on reserves, \$17,175.37; municipal licenses, \$54,106.12; war taxes, \$5,475.57 .....	380,502 50
Taxes on real estate, \$228,941.02; on other investments, \$12,616.77 .....	241,557 79
Insurance department fees and agents' licenses .....	39,421 13
Repairs and expenses (other than taxes) on real estate .....	194,265 08
Rent (including \$100,000.00 for Co.'s use of own home office buildings) .....	429,746 56
Advertising, \$153,969.84; printing, stationery and binding, \$357,628.19 .....	491,588 03
Legal expenses .....	203,792 84
All other items, viz.: Postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc., \$211,178.08; traveling expenses of agents, inspectors and all other officials, and all other miscellaneous expenses, \$516,498.36 .....	727,676 44
(Total miscellaneous expenses, \$12,193,742.84.)	
Total disbursements .....	\$355,549,569 04
Balance .....	\$246,910,099 37

## LEDGER ASSETS.

Book value real estate .....	\$16,925,900 00
Mortgage loans on real estate .....	34,798,942 34
Loans secured by pledge of bonds, stocks, or other collateral .....	2,894,000 00
Loans made to policy-holders on this company's policies assigned as collateral .....	14,382,768 65
Premium notes on policies in force .....	2,133,364 58
Book value bonds, excluding interest, \$157,212,823.24; stocks, \$2,965,000.00 .....	160,177,823 24
Cash in company's office, \$83,940.81; deposited in bank, \$13,986,236.21 .....	14,070,177 02
Due from agents .....	1,527,123 54
Total net ledger assets .....	\$246,910,099 37

## NON-LEDGER ASSETS.

Interest due, \$178,158.09 and accrued, \$205,478.95 on mortgages .....	\$383,617 04
Interest accrued on bonds and stocks .....	1,153,238 73
Interest accrued on collateral loans and bank deposits .....	114,794 16
Rents due, \$15,373.08 and accrued, \$13,382.22 on company's property or lease .....	28,755 30
Total .....	\$1,680,405 23
Market value of bonds and stocks over book value .....	10,177,150 17

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....		\$2,505,409
Gross deferred premiums on policies outstanding December 31 .....	\$426,711	2,554,204
Totals .....	\$426,711	\$5,059,613
Deduct cost of collection, 65 per cent. on "new," 5 per cent. on "renewals" .....	\$149,349	\$4,806,632
Gross assets .....		\$4,955,981 00
		<u>\$263,723,635 77</u>

## DEDUCT ASSETS NOT ADMITTED.

Due from agents .....	1,527,123 54
Total admitted assets .....	<u>\$262,196,512 23</u>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$196,357,015 00
Same for reversionary additions .....	3,373,053 00
Same for annuities (including those in reduction of premiums) .....	13,517,766 00
Total .....	\$213,247,839 00
Deduct net value of risks of this company reinsured in other solvent companies .....	215,637 00
Net reserve .....	<u>\$213,032,202 00</u>
Matured endowments due and unpaid .....	\$200,993 14
Death losses in process of adjustment or adjusted and not due .....	341,837 37
Death losses which have been reported and no proofs received .....	1,335,370 04
Death losses and other policy claims resisted by the company, not yet outlawed .....	83,750 00
Due and unpaid on annuity claims .....	118,710 63
Net policy claims .....	2,080,661 18
Unpaid dividends or other profits due policy-holders....	184,411 36
Premiums paid in advance .....	457,380 64
Any other liability, viz: Amount of policy trust funds held by the company.....	452,605 88
Reserve on policies which the company values on a 3 per cent or a 3½ per cent basis.....	4,283,077 00
Reserves to provide dividends payable to policy holders during 1901 and in subsequent years per policy contracts .....	31,385,855 11
Other funds for all other contingencies .....	10,320,319 06
Total .....	<u>\$262,196,512 23.</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Paid-for insurances in force, Dec. 31, 1899	318,043	\$738,226,700	108,870	\$255,062,984
New insurances taking effect 1900	70,720	140,940,112	44,439	84,762,328
Old insurances revived, 1900	737	1,498,500	268	485,600
Totals	389,500	\$880,665,312	153,577	\$340,310,912
Transferred to term from life and endowment	13,267	22,795,500	3,776	6,116,500
Balance	376,233	\$857,869,812	149,801	\$334,194,412
Deduct insurances ceased to be in force:				
By death	3,570	\$9,160,535	1,001	\$2,637,651
By maturity			1,013	2,965,092
By surrender	3,311	10,322,400	1,180	2,896,200
By lapse	10,188	18,880,578	4,996	8,503,753
By change and decrease		4,699,569		1,341,951
Total terminated	17,069	\$43,063,082	8,190	\$18,244,647
Net numbers and amounts in force at the end of the year	359,164	\$814,806,730	141,611	\$315,949,765

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVER-SIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Paid-for insurances in force Dec. 31, 1899	10,863	\$64,136,646	\$4,445,655	437,776	\$1,061,871,985
New insurances taking effect 1900	140	6,685,815		115,299	232,388,255
Old insurances revived, 1900	23	51,900		1,033	2,036,000
Additions by dividends, 1900			359,370		259,370
Totals	11,031	\$70,874,361	\$4,805,025	554,108	\$1,296,655,610
Transferred to term from life and endowment	17,043	\$28,912,000			
Balance	28,074	\$99,786,361	\$4,805,025	554,108	\$1,296,655,610
Deduct insurances ceased to be in force:					
By death	106	\$793,429	\$143,499	4,677	\$12,735,114
By maturity			83,099	1,013	2,948,191
By expiry	16,889	30,198,860		16,889	30,198,860
By surrender	89	204,100	200,157	4,580	13,622,857
By lapse	165	1,522,612	2,060	15,349	28,909,003
By change and decrease		43,400			6,084,920
Total terminated	17,249	\$32,762,401	\$428,815	42,508	\$94,498,945
Net Nos. and amounts in force at the end of the year	10,825	\$67,023,960	\$4,376,210	511,600	\$1,202,156,665
Policies reinsured					\$2,290,823

Annuities in force December 31st, 1900, number, 9,396. Amount payable during the year, \$1,719,824.64.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. Yes, on certain plans of insurance, but in no case exceeding. If so, what amount therefor has been included in liabilities and where? Answer. The amount 3 per cent. reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, for varying percentages of reserve if policy provides therefor.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual, no capital stock, all profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Insurances and additions in force Dec. 31 of previous year.....	9,118	\$17,532,941
Insurances issued during the year.....	2,311	3,626,627
Total .....	11,429	\$21,159,568
Ceased to be in force during the year.....	796	1,214,338
Insurances in force Dec. 31, 1900.....	10,633	\$19,944,630
Losses and claims paid during the year.....	10	\$41,884 20
Losses and claims incurred during the year.....	84	163,157 76
Total .....	94	\$205,041 96
Losses and claims paid during the year.....	88	176,926 85

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$743,374.24; notes, \$4,527.42; total, \$749,901.66.

## NORTHWESTERN LIFE AND SAVINGS COMPANY,

*Des Moines, Iowa.*

[Incorporated March 23, 1896; commenced business May 6, 1896.]

President, D. F. WITTER.  
Secretary, C. C. CROWELL.Vice President, ARTHUR REYNOLDS.  
Home Office, 4TH & LOCUST STS.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1899.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for .....	\$100,000 00
Amount of capital stock paid up in cash .....	25,000 00
Amount of net ledger assets December 31 of previous year .....	\$249,995 53

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums and for first year's reinsurance .....	\$240,461 04
Renewal premiums less interest included in deferred premiums and for renewal reinsurance .....	159,353 20
Single premiums without deductions for commissions or other expenses .....	21,312 00
Total premium income .....	\$421,126 24
Interest on loans on mortgages of real estate .....	\$12,219 82
Interest on collateral loans, including premium notes, loans or liens .....	215 85
Interest on deferred premiums .....	191 55
Total rents and interest .....	12,627 22
Total income during the year .....	\$433,753 46

Sum of both amounts ..... \$683,748 99

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$5,425 00
Surrender values paid .....	159 70
Discount allowed on premiums paid in advance .....	240 96
(Total paid policy-holders, \$5,825.66.)	
Paid stockholders for interest or dividends .....	2,500 00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$160,680.66; renewal policies, \$1,983.60; single premium policies, \$1,097.80 .....	163,762 06
Salaries and allowances for agencies, including managers, agents and clerks .....	30,194 73
Salaries and all other compensation (officers, \$15,424.89; home office employees, \$5,887.16) .....	21,312 05
Medical examiners' fees .....	182 25
Taxes on new premiums, \$2,008.63; local taxes, \$680.76 .....	2,689 39
Insurance department fees and agents' licenses .....	831 23
Rent .....	2,476 50
Advertising, \$904.59; printing and stationery, \$5,447.40; postage, \$1,536.55 .....	7,888 54
Legal expenses, \$709.41; for furniture, etc., \$1,100.22 .....	1,809 63
All other items, viz.: Office supplies, \$285.35; collection fees, \$372.42; internal revenue, \$2,060.19; miscellaneous, \$1,781.67; examination loans, \$41.00; net premium notes charged off, \$10,150.17 .....	15,190 80
(Total miscellaneous expenses, \$218,837.18.)	
Total disbursements .....	\$254,662 84

Balance . . . . . \$429,086 15

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$372,020 00	
Loans made to policy-holders on this company's policies assigned as collateral .....	6,699 80	
Premium notes on policies in force, for first year's premiums .....	69,542 08	
Cash in company's office, \$3,655.08; deposited in bank, \$15,915.93 .....	19,571 01	
Marquardt Savings Bank .....	\$11,314 68	
Fremont National Bank .....	4,601 25	
Bills receivable, \$5,410.21; agents' debit balances, \$4,573.91 .....	9,984 12	
Total .....	\$477,817 01	
Agents' credit balances, \$3,506.02; agents' commissions in premium notes when paid, \$45,224.84 .....	48,730 86	
Total net ledger assets .....		\$429,086 15

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$7,196 69	
Interest accrued on premium notes, loans or liens....	151 68	
		\$7,348 37
Gross deferred premiums on policies outstanding December 31 .....	\$47,369 10	
Deduct cost of collection, 1 per cent. on "renewals"....	473 69	
		46,895 41
Gross assets .....		\$483,329 93

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$1,008 88	
Bills receivable, unsecured .....	2,248 68	
Premium notes less commission to agents when paid .....	24,317 24	
Total .....		27,574 80
Total admitted assets .....		\$455,755 13

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$354,393 19	
Death losses who have been reported and no proofs received .....	150 00	
Premiums paid in advance .....	2,914 32	
Surrender values claimable on policies cancelled whose reserves are not included in item 1 .....	2,134 91	
Liabilities on policy holders' account .....	\$359,592 42	
Gross divisible surplus .....	\$71,162 71	
Capital stock paid up .....	25,000 00	
		96,162 71
Total .....		\$455,755 13

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....			4,599	\$1,196,945	4,599	\$1,196,945
New policies issued .....	71	\$138,000	4,386	1,220,847	4,457	1,358,847
Old policies revived .....			51	11,750	51	11,750
Totals .....	71	\$138,000	9,036	\$2,429,542	9,107	\$2,567,542
Deduct ceased:						
By death .....			23	\$5,425	23	\$5,425
Returned .....			46	17,100	46	17,100
By lapse .....	2	3,500	1,716	426,187	1,718	429,687
By not being taken .....			95	39,000	95	39,000
Total terminated .....	2	\$3,500	1,880	\$487,712	1,882	\$491,312
Outstanding end of year .....	69	\$134,500	7,156	\$1,941,830	7,225	\$2,076,330

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, on two policies only; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Only expense loading.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	91	\$33,700
Policies issued during the year .....	250	83,450
Total .....	341	\$117,150
Ceased to be in force during the year .....	51	12,000
Policies in force .....	290	\$105,150

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Answer. Cash, \$10,121.23; notes or credits, \$3,648.30; total, \$13,769.53.

**PACIFIC MUTUAL LIFE INSURANCE COMPANY,**  
*San Francisco, California.*

[Incorporated December 28, 1867; commenced business January, 1868.]

President, GEO. A. MOORE.                      1st Vice President, GEO. W. SCOTT.  
 Secretary, S. M. MARKS.                      2nd Vice President, M. R. HIGGINS.  
 Home Office, 508 MONTGOMERY STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, May 9, 1895.

**CAPITAL STOCK.**

\*Industrial business.

Amount of capital stock authorized,	
\$200,000.00; subscribed for, .....	\$200,000 00
Amount of capital stock paid up in	
cash .....	200,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$3,317,354 72

**INCOME DURING YEAR.**

First year's premiums, less interest included in deferred premiums, \$2,309.62; and \$8,567.25 for 1st year's re-insurance .....	\$266,621 18 *10,597 65
Renewal premiums, less interest included in deferred premiums, \$6,211.20; and \$6,218.74 for renewal re-insurance..	494,142 56 *485,492 38
Dividends applied by policy-holders to pay running premiums; renewals .....	37,306 11 *1,458 00
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	46,808 31
Surrender values applied to pay running premiums; renewals ..	3,410 63
Surrender values applied to purchase paid-up insurance and annuities .....	24,445 88
Consideration for annuities (other than matured installment policies) .....	4,238 82
<b>Total premiums, \$876,973.49 (*\$497,548.03 .....</b>	<b>\$1,374,521 52</b>
Rents from company's property, including \$14,400.00 for company's use of own buildings .....	\$33,409 38
Interest on mortgage loans of real estate .....	39,000 69
Interest on collateral loans, including premium notes, loans or liens .....	1,941 91
Interest on bonds and dividends on stocks .....	73,164 35
Interest on other debts due the company, and on deposits in banks.....	12,184 35
Interest on deferred premiums .....	8,520 82
<b>Total rents and interest .....</b>	<b>168,221 50</b>
Profit on sales of real estate, \$7,493.71; on sale or maturity of securities, \$3,277.15.....	10,730 86
Transferred from accident department .....	30,000 00

**Total income during the year ..... \$1,583,473 88**

**Sum of both amounts ..... \$4,900,828 60**



## DISBURSEMENTS DURING YEAR.

For death claims, \$267,176.31; additions, \$11,234.00 .....	\$278,410 31 *21,768 45
Matured endowments, \$47,014.82; addi- tions, \$3,283.00 .....	50,297 82
Installment death claims .....	1,500 00
Total net amount actually paid for losses and matured endowments .....	\$411,976 58
Paid to annuitants .....	3,785 66
Dividends paid policy-holders .....	1,674 06
	*489 00
Dividends applied by policy-holders to pay running premiums .....	37,306 11
	*1,458 00
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	46,808 31
Surrender values paid .....	24,776 31
Surrender values applied to pay running premium..	3,410 63
Surrender values applied to purchase paid-up insur- ance and annuities .....	24,445 88
(Total paid policy-holders, \$472,415.09 (*\$83,715.45.)	
Paid stockholders for interest or dividends .....	14,000 00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$167,873.68 (*\$93,869.02); renewal policies, \$41,830.65 (*\$73,772.21) ..	209,709 33
	*167,641 23
Salaries and allowances for agencies, including man- agers, agents and clerks .....	14,672 05
	*122,641 04
Salaries and all other compensation (officers, \$10,881.21 (*\$6,190.42); home office employees, \$24,289.48 (*\$15,869.55) .....	35,170 69
	*22,059 97
Medical examiners' fees .....	*15,004 00
Taxes on new premiums, \$1,842.70 (*\$647.45); renewal premiums, \$3,285.04 (*\$1,491.65); on franchise, \$24.37; municipal licenses, \$334.22; revenue, \$4,241.75 (*\$4,176.18) .....	9,728 08
	*6,315 28
Taxes on real estate .....	11,379 50
Insurance department fees and agents' licenses....	3,223 70
Repairs and expenses (other than taxes) on real es- tate .....	9,842 77
Rent (including \$8,400.00 (*\$2,400.00) for Co.'s use of own buildings) .....	13,140 57
	*6,506 30
Advertising, \$4,307.29 (*\$2,551.65); printing and station- ery, \$8,396.02 (*\$5,714.91); postage, \$4,320.76 (*\$290.60)..	17,024 07
	*8,557 16
Legal expenses .....	8,514 82
	*2,201 45
Losses on sales of real estate, \$14,918.49; on sale or maturity of securities, \$11,723.67 .....	26,642 16
All other items, viz.: General expenses.....	11,632 78
	*3,482 25
Loss and gain .....	15,118 50
	*11,724 99
(Total miscellaneous expenses, \$426,177.31 (*\$366,132.67.)	
Total disbursements .....	\$1,347,440 52
Balance ....	\$3,553,388 08

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$922,985 14
Mortgage loans on real estate, first liens .....	724,839 79
Loans made to policy-holders on this company's policies assigned as collateral .....	173,672 78
Premium notes on policies in force .....	35,256 80
Book value bonds, excluding interest, \$1,328,297.12; stocks, \$193,324.23 .....	1,521,621 35
Cash in company's office, \$765.06; deposited in bank, \$126,687.04 .....	127,452 09
Crocker-Woolworth Nat'l Bank .....	\$59,096 58
Bank of California .....	53,316 04
San Francisco Nat'l Bank .....	5,090 63
Farmers Savings Bank .....	2,571 55
First Nat'l Bank .....	200 00
Deshler Nat'l Bank .....	48 79
National Bank of N. A. ....	1,087 25
Commercial Nat'l Bank .....	200 00
National Exchange Bank .....	500 00
Dieme Savings Bank .....	962 76
Third National Bank .....	750 00
First Nat'l Bank .....	500 00
Denver National Bank .....	500 00
National Exchange Bank .....	200 00
First National Bank .....	1,000 00
Commercial Nat'l Bank .....	200 00
National Bank of Commerce .....	463 39
Bills receivable, \$4,460.30; agents' debit balances, \$26,279.26 .....	30,740 06
Furniture and fixtures .....	23,109 65
<b>Total .....</b>	<b>\$3,559,677 66</b>
<b>Agents' credit balances .....</b>	<b>6,289 58</b>
<b>Total net ledger assets .....</b>	<b>\$3,553,388 08</b>

## NON-LEDGER ASSETS.

Interest due, \$3,477.55 and accrued, \$6,219.50 on mortgages .....	\$9,697 05
Interest accrued on bonds and stocks .....	18,157 21
Interest due, \$583.20 and accrued, \$2,365.44 on premium notes, loans or liens .....	2,948 64
Interest due, \$3,728.37 and accrued, \$2,836.15 on other assets .....	6,564 52
Rents due, \$506.88 and accrued, \$1,286.50 on company's property or lease .....	1,792 38

<b>Market value of bonds and stocks over book value ....</b>	<b>\$39,159 80</b>
	<b>124,905 55</b>

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$70,356 67	\$63,420 18
Gross deferred premiums on policies outstanding December 31 .....	21,168 08	48,127 76
<b>Totals .....</b>	<b>\$91,524 75</b>	<b>\$111,547 94</b>
Deduct cost of collection, 20 per cent. on "new," 20 per cent. on "renewals" ....	18,304 95	22,309 59
<b>Net amount of uncollected and deferred premiums .....</b>	<b>\$73,219 80</b>	<b>\$89,238 35</b>

Other items: Revenue stamps, \$2,783.95; printed supplies, .....	\$6,000 00
<b>Other items, revenue stamps, \$2,783.95; printed supplies, \$6,000.00 .....</b>	<b>162,458 15</b>
	<b>8,783 95</b>
<b>Gross assets .....</b>	<b>\$3,888,695 53</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$29,109 65
Agents' debit balances, not secured by bonds. ....	14,904 52
Bills receivable, unsecured. ....	4,460 30
<b>Total</b> .....	<b>\$48,474 47</b>
<b>Total admitted assets</b> .....	<b>\$3,840,221 06</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900. ....	\$3,273,987 00
Same for reversionary additions. ....	*98,068 59
Same for annuities (including those in reduction of premiums) .....	14,242 00
<b>Total</b> .....	<b>\$3,530,011 00</b>
Deduct net value of risks of this company reinsured in other solvent companies .....	27,916 00
<b>Net reserve</b> .....	<b>\$3,502,095 00</b>
Death losses in process of adjustment or adjusted and not due .....	\$7,645 00
Death losses which have been reported and no proofs received .....	22,114 00
	*347 50
Death losses and other policy claims resisted by the company, not yet outlawed .....	19,000 00
<b>Net policy claims</b> .....	<b>49,106 50</b>
<b>Liabilities on policy holders' account</b> .....	<b>\$3,552 538 09</b>
Gross divisible surplus .....	\$89,019 56
Capital stock paid up .....	200,000 00
	<b>289,019 56</b>
<b>Total</b> .....	<b>\$3,840,221 06</b>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	9,342	\$18,963,759	1,205	\$2,050,838
New policies issued .....	*54,182	*10,889,926	*7,527	*889,303
	4,907	8,294,330	1,067	1,591,471
	*73,930	*15,015,341	*5,014	*655,893
Old policies revived .....	69	124,500	6	7,500
	*1,539	*303,640	*220	*25,035
Old changed and increased .....		4,105		
<b>Totals</b> .....	<b>14,318</b>	<b>\$26,486,694</b>	<b>2,278</b>	<b>\$3,649,809</b>
	*129,651	*26,208,907	*12,761	*1,570,231
Deduct ceased:				
By death .....	104	\$257,928	4	\$13,500
	*689	*122,519	40	*4,701
By maturity .....			18	49,000
By surrender .....	132	299,617	13	18,400
By lapse .....	1,158	1,737,400	154	179,590
	*48,769	*10,377,348	*4,396	*596,015
By change and decrease .....		37,000		4,000
By not being taken .....	646	1,115,440	226	411,000
<b>Total terminated</b> .....	<b>2,040</b>	<b>\$3,447,385</b>	<b>415</b>	<b>\$675,490</b>
	*49,458	*10,499,867	*4,436	*599,716
<b>Outstanding end of year</b> .....	<b>12,278</b>	<b>\$23,039,309</b>	<b>1,863</b>	<b>\$2,974,319</b>
	*80,193	*15,709,040	*8,325	*970,515

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	413	\$341,901	\$299,456	10,960	\$21,255,854
New policies issued .....	72	127,635		*61,709	*11,779,229
Old policies revived .....				6,046	10,013,436
Old changed and increased .....				*78,944	*15,671,224
Additions by dividends .....				75	132,000
				*1,759	*328,675
					4,105
			73,425		73,425
Totals .....	485	\$969,536	\$372,881	17,681	\$31,478,920
				*142,412	*27,779,138
Deduct ceased:					
By death .....	3	\$8,600	\$2,722	111	\$282,750
				*729	*127,220
By maturity .....			1,300	18	50,300
By expiry .....	18	29,500		18	29,500
By surrender .....	20	43,392	1,296	165	362,705
By lapse .....	66	100,700		1,378	2,017,690
				*53,165	*10,972,363
By change and decrease .....		1,423			42,423
By not being taken .....	22	15,500		894	1,541,940
Total terminated .....	129	\$199,115	\$5,318	2,584	\$4,327,408
				*53,894	*11,099,583
Outstanding end of year .....	356	\$770,421	\$367,563	14,497	\$27,151,612
				*88,518	*16,679,555
Policies reinsured .....				37	\$223,870

State here the face value corresponding to the present value ("by death") above, \$282,750 (\*\$127,220).

Paid-up insurance (including return premium and reversionary additions), No. of policies, 1,582; amount, \$1,745,641.

The annuities in force December 31 last ensuing were in number 12, representing in annual payments, \$3,602.00.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, all cash; on renewal premiums, various based on Rx. value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual, with capital stock of \$200,000.00.

What proportion of the profits of the company may be paid stockholders for use of real or guarantee capital? Answer. Interest earned on capital stock.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	35	\$49,030
Policies issued during the year.....	24	38,000
Total .....	59	\$87,030
Ceased to be in force during the year .....	6	21,000
Policies in force Dec. 31, last.....	53	\$66,030

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$2,257.02.

# PENN MUTUAL LIFE INSURANCE COMPANY,

*Philadelphia, Pennsylvania.*

[Incorporated February 24, 1847; commenced business May 25, 1847.]

President, HARRY F. WEST. Vice-Pres., GEORGE K. JOHNSON.  
 Sec. & Treas., HENRY C. BROWN. Actuary, JESSE J. BARKER.  
 Home Office, NOS. 921, 923 and 925 CHESTNUT STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Commenced business in Wisconsin, October 6, 1873.

Amount of net ledger assets December 31 of previous year .....\$37,757,980 25  
 Decrease of capital during 1900, being deduction to bring assets to market value ..... 61,640 18

Extended at .....\$37,696,340 07

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums .....	\$1,328,473 15
Renewal premiums less \$4,543.04 for renewal reinsurance .....	5,799,615 09
Single premiums without deductions for commissions or other expenses .....	35,810 90
Dividends applied by policy-holders to pay running premiums, first year premiums and renewals .....	690,136 36
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	216,914 14
Surrender values applied to pay running premiums, first year premiums, \$17,633.73; renewals, \$36,968.45 .....	54,602 18
Surrender values applied to purchase paid-up insurance and annuities .....	143,850 00
Consideration for annuities (other than matured instalment policies) .....	552,136 83
Total premium income .....	\$8,821,538 65
Rents from company's property .....	\$193,949 86
Interest on loans on mortgages of real estate .....	787,823 84
Interest on other collateral loans, including premium notes, loans or liens .....	433,607 51
Interest on bonds and dividends on stocks	
Interest on debts due the company, and on deposits in banks .....	15,980 05
Total rents and interest .....	2,062,802 67
Profit on sales of real estate, \$31,135.63; on sale or maturity of securities, \$28,488.00 .....	59,623 63
From other sources, viz.: Suspended bank dividends, \$72.96; bonuses on mortgages, \$1,893.60; agent's balance recovered, \$50.00 .....	2,016 55

Total income during the year .....\$10,935,981 50

Sum of both amounts .....\$48,632,321 57

## DISBURSEMENTS DURING YEAR.

For death claims, \$2,151,968.19; additions, \$30,103.00 .....	\$2,181,971 19
Matured endowments, \$505,456.00; additions, \$10,850.00 .....	516,306 00
Instalment death claims .....	107,111 00

Total net amount actually paid for losses and matured endowments .....\$2,805,388 19

Paid to annuitants .....	\$111,317 06
Premium notes, voided by lapse, less \$3,398.10; re- stored by revival .....	37,104 37
Dividends applied by policy-holders to pay running premiums .....	690,136 36
Dividends applied by policy-holders to purchase paid- up additions and annuities .....	216,914 14
Surrender values paid .....	492,729 46
Surrender values applied to pay running premiums..	54,602 18
Surrender values applied to purchase paid-up insur- ance and annuities .....	143,850 00
(Total paid policy-holders, \$4,552,041.76.)	
Commissions and bonuses to agents (less commissions received on reinsurances) - new policies, \$724,649.23; renewal policies, \$365,672.76; single premium policies, \$2,254.11; on annuities, \$10,627.58 .....	1,103,203 73
Commuting renewal commissions .....	5,073 74
Salaries and allowances for agencies, including man- agers, agents and clerks .....	86,712 46
Salaries and all other compensation (officers, \$47,000.00; home office employees, \$123,957.21, .....	170,957 21
Medical examiners' fees, \$81,844.94; inspection of risks, \$10,087.98 .....	91,932 92
Taxes on new premiums, \$20,310.21; renewal premi- ums, \$66,485.55 .....	86,795 76
On reserves, \$9,970.97; municipal licenses, \$16,187.40....	26,158 37
Taxes on real estate, \$51,477.39; on other investments, \$186,831.37 .....	238,308 76
Insurance department fees and agents' licenses, \$11,868.60; internal revenue tax, \$33,686.79 .....	45,555 39
Repairs and expenses (other than taxes) on real es- tate .....	116,264 17
Rents .....	41,299 52
Advertising, \$27,334.88; printing and stationery, \$20,976.90; postage, \$20,419.35 .....	68,730 53
Legal expenses, \$17,291.36; for furniture, etc., \$4,739.44	22,030 80
All other items, viz.: Home office expenses.....	41,327 14
Fire and other insurance .....	11,331 23
(Total miscellaneous expenses, \$2,155,681.73.)	
<b>Total disbursements .....</b>	<b>\$6,707,723 49</b>
<b>Balance .....</b>	<b>\$41,924,598 08</b>

## LEDGER ASSETS.

Book value of real state, unincumbered.....	\$2,611,747 49
Mortgage loans on real estate, first liens .....	15,882,579 23
Loans secured by pledge of bonds, stocks, or other collateral .....	4,402,748 03
Loans made to policy-holders on this company's pol- icies assigned as collateral .....	3,341,332 00
Premium notes on policies in force, of which \$11,382.06 is for first year's premiums .....	1,069,003 34
Book value bonds (excluding interest), \$13,275,446.60; stocks, \$305,418.00 .....	13,580,864 60
Cash in company's office, \$5,774.63; deposited in banks, \$772,000.00 .....	777,774 63
Fidelity .....	\$70,000 00
Real Estate .....	75,000 00
Western .....	100,000 00
Philadelphia .....	160,000 00
Penn .....	150,000 00
City Trust .....	14,000 00
Hanover .....	103,000 00
Title Guarantee .....	100,000 00
Furniture .....	3,900 00
Bills receivable, \$150,142.55; agents' debit balances, \$5,565.89 .....	155,708 44
Temporary obligations for premiums, mainly secured by reserves on policies .....	104,207 22
<b>Total .....</b>	<b>\$41,929,864 98</b>
<b>Agents' credit balances .....</b>	<b>5,266 90</b>
<b>Total net ledger assets .....</b>	<b>\$41,924,598 08</b>

NON-LEDGER ASSETS.

Interest due, \$35,584.03 and accrued, \$248,688.65 on mortgages .....	\$284,272 68	
Interest accrued on bonds and stocks .....	98,241 10	
Interest due, \$1,747.50 and accrued, \$6,094.36 on collateral loans .....	7,841 86	
Interest accrued on other assets .....	3,000 00	
Rents due, \$5,834.62 and accrued, \$4,433.50 on company's property or lease .....	10,268 12	
		<b>\$403,623 76</b>
Market value of bonds and stocks over book value ....		<b>541,880 40</b>

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on outstanding policies in force December 31 .....	\$292,542 29	\$355,147 17	
Gross deferred premiums on outstanding policies in force December 31 .....	107,104 35	536,595 38	
Totals .....	\$399,646 64	\$891,742 55	
Deduct cost of collection, 53 8-10 per cent. on "new;" 5 42-100 per cent. on "renewals" .....	215,009 89	48,332 45	
Net amount of uncollected, and deferred premiums .....	\$184,636 75	\$843,410 10	<b>1,028,046 85</b>
Gross assets .....			<b>\$43,898,149 09</b>

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$3,900 00	
Agents' debit balances, unsecured .....	3,184 67	
Bills receivable, unsecured .....	26,061 81	
Commissions payable to agents on premium notes when paid .....	14,029 82	
Total non-admitted assets .....		<b>47,166 30</b>
Total admitted assets .....		<b>\$43,850,982 79</b>

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$35,675,419 00	
Same for reversionary additions .....	667,641 00	
Same for annuities (including those in reduction of premiums) .....	743,532 00	
Total .....	\$37,086,592 00	
Deduct net value of risks of this company reinsured in other solvent companies .....	52,108 00	
Net reserve .....		<b>\$37,034,484 00</b>
Present value of amounts not yet due on matured installment policies (face, \$441,493.00) .....		<b>343,259 00</b>
Death losses in process of adjustment or adjusted and not due .....		<b>182,406 76</b>
Unpaid dividends or other profits due policy holders including those contingent on payment of outstanding and deferred premiums .....		<b>65,393 36</b>



Premiums paid in advance .....	\$36,565 10
Any other liability, viz.: Scrip outstanding .....	8,580 00
Trust deposits .....	12,778 00
Special 3½ per cent. reserve .....	469,041 00
Surplus accumulated upon special forms of policies ....	2,483,983 85

Liabilities on policy holders account .....	\$40,636,491 07
Gross divisible surplus .....	3,214,491 72

Total . . . . .\$43,850,982 79

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	47,068	\$117,563,845	20,812	\$46,513,963
New policies issued .....	10,231	24,548,627	4,660	10,943,677
Old policies revived .....	292	533,688	152	167,672
Old changed and increased .....	66	133,915	22	37,022
Totals .....	57,647	\$142,780,075	25,646	\$57,662,234
Deduct ceased:				
By death .....	534	\$1,488,467	169	\$435,252
By maturity .....			228	481,957
By surrender .....	559	1,268,118	378	792,779
By lapse .....	2,353	4,775,646	713	1,341,792
By change and decrease .....	4	202,688	20	170,887
By not being taken .....	1,441	4,501,021	912	2,528,487
Total terminated .....	4,897	\$12,225,840	2,420	\$5,751,154
Outstanding end of year.....	52,750	\$130,554,235	23,226	\$51,911,080

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	6,397	\$19,563,083	\$1,887,855	74,267	\$185,528,746
New policies issued .....	3,352	11,267,839	114,161	18,243	46,874,204
Old policies revived .....	626	1,607,056	446	1,070	2,308,862
Old changed and increased....	5	537,131	.....	93	708,068
Totals .....	10,380	\$32,975,109	\$2,002,462	93,673	\$235,419,880
Deduct ceased:					
By death .....	54	\$128,402	\$29,804	757	\$2,081,925
By maturity .....	.....	.....	.....	228	481,957
By expiry .....	292	766,145	11,031	292	777,176
By surrender .....	292	818,720	15,900	1,229	2,886,517
By lapse .....	881	2,650,987	3,433	3,953	8,771,768
By change and decrease.....	77	262,874	899,508	101	1,535,967
By not being taken .....	391	1,455,336	.....	2,744	8,484,844
Total terminated .....	1,987	\$6,082,464	\$959,676	9,304	\$25,019,134
Outstanding end of year.....	8,393	\$26,892,645	\$1,042,786	84,369	\$210,400,746
Policies reinsured .....	.....	.....	.....	(24)	\$149,160

State here the face value corresponding to the present value ("by death") above, \$2,135,746.70.

Paid-up insurance (including return premium and reversionary additions), No. of policy, 5,719; amount, \$5,130,747.

The annuities in force December 31st last ensuing were in number 319, representing in annual payments, \$126,189.92.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No; except journal entries made for the purpose of charging off depreciation of assets.

Is there a loading or margin for expenses over the net premium on all policies according to the actuary's 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuary's 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, 30 per cent. life, 20 per cent. endowment; on renewal premiums, up to loan value.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan? Answer. Purely mutual.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No; except three trustees, who are general agents, receive commissions on the business transacted at their respective agencies.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	1,187	\$3,048,500
Policies issued during the year .....	382	1,496,750
Total .....	1,569	\$4,545,250
Ceased to be in force during the year.....	231	840,550
Policies in force Dec. 31, 1900.....	1,338	\$3,704,700
Losses and claims unpaid December 31 of previous year.....	4	\$6,060
Losses and claims incurred during the year.....	8	11,563
Total .....	12	\$17,623
Losses and claims settled during the year, in cash and compromise .....	10	13,623

Premiums collected or secured without any deduction, for losses, dividends, commissions, or other expenses: Cash, \$141,617.13; notes or credits, \$1,019.30; total, \$142,636.43.

## PHOENIX MUTUAL LIFE INSURANCE COMPANY,

*Hartford, Connecticut.*

[Incorporated May, 1851; commenced business May, 1851.]

President, JONATHAN B. BUNCE. Vice President, JOHN M. HOLCOMBE.  
 Secretary, CHARLES H. LAWRENCE. Home Office, 49 PEARL ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, October 26, 1863.

Amount of net ledger assets December 31 of previous  
 year ..... \$11,810,069 50

## INCOME DURING YEAR.

First year's premiums less \$5,062.33 for first year's reinsurance .....	\$479,372 05
Renewal premiums less \$10,631.78 for renewal reinsurance .....	1,626,919 58
Single premiums without deductions for commissions or other expenses .....	104,340 71
Dividends applied by policy-holders to pay running premiums, renewals .....	186,840 66
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	53,254 20
Surrender values applied to pay running premiums, first year premiums, \$1,312.25; renewals, \$3,147.80 .....	4,460 05
Surrender values applied to purchase paid-up insurance and annuities .....	57,604 00
Consideration for annuities (other than matured installment policies) .....	29,301 55
<b>Total premium income .....</b>	<b>\$2,542,092 80</b>
Rents from Co.'s property, including \$8,000.00 for Co.'s use of own buildings .....	\$52,667 34
Interest on loans on mortgages of real estate .....	358,182 41
Interest on collateral loans, including premium notes, loans or liens .....	52,068 34
Interest on bonds and dividends on stocks .....	171,437 56
Interest on other debts due the company, and on deposits in banks .....	9,889 89
Discount on claims paid in advance .....	184 84
<b>Total rents and interest .....</b>	<b>644,420 38</b>
Profit on sales of real estate .....	14,720 18
From other sources, viz.: Profit and loss acct., guarantee of mortgage loans .....	2,979 45
<b>Total income during the year .....</b>	<b>\$3,204,212 81</b>
<b>Sum of both amounts .....</b>	<b>\$5,014,282 31</b>

## DISBURSEMENTS DURING YEAR.

For death claims, \$864,277 97; additions, \$4,154.00 .....	\$868,431 97
Matured endowments, \$111,796.00; additions, \$5,169.00 .....	116,965 00
Installment death claims .....	3,766 67
<b>Total net amount actually paid for losses and matured endowments .....</b>	<b>\$989,163 64</b>

Paid to annuitants .....	\$6,825 73
Premium notes, voided by lapse .....	5,173 60
Dividends paid policy-holders less \$187.33; received for dividends on re-insurances .....	4,286 81
Dividends applied by policy-holders to pay running premiums .....	186,840 66
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	53,254 20
Surrender values .....	150,368 34
Surrender values applied to pay running premiums..	4,460 06
Surrender values applied to purchase paid-up insurance and annuities .....	57,604 00
(Total paid policy-holders, \$1,457,976.03.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$281,593.47; renewal policies, \$113,488.23; single premium policies, \$7,311.76; on annuities, \$1,502.06 .....	403,895 62
Commuting renewal commissions .....	380 00
Salaries and allowances for agencies, including managers, agents and clerks .....	63,316 98
Salaries and all other compensation (officers, \$34,000.00; home office employees, \$44,431.63) .....	78,431 63
Medical examiners' fees, \$17,270.15; inspection of risks, \$5,421.85 .....	52,692 00
Taxes on new premiums, \$5,534.88; renewal premiums, \$15,691.46; on franchise, \$28,406.19; on reserves, \$1,152.07; municipal licenses, \$2,987.78; internal revenue, \$9,376.48 .....	63,148 86
Taxes on real estate .....	18,829 12
Insurance department fees and agents' licenses.....	4,513 64
Repairs and expenses (other than taxes) on real estate .....	20,409 69
Rent (including \$8,000.00 for Co.'s use of own buildings) .....	25,954 70
Advertising, \$14,402.98; printing and stationery, \$20,521.94; postage, \$10,614.11 .....	45,539 03
Legal expenses, \$2,017.46; for furniture, etc., \$3,422.96 .....	5,440 42
Losses on sale or maturity of securities.....	2,196 59
All other items, viz.: Exchange, \$814.33; sundry expenses, \$4,270.18 .....	15,084 51
Profit and loss account, agents' ledger balances, \$1,371.53; foreclosure expenses, \$2,282.40 .....	3,653 93
<b>Total disbursements .....</b>	<b>\$2,261,462 75</b>
<b>Balance .....</b>	<b>\$12,752,819 56</b>

## LEDGER ASSETS.

Book value real estate, unincumbered and incumbered .....	\$1,017,625 19
Mortgage loans on real estate, first liens and other than first .....	6,780,531 98
Loans secured by pledge of bonds, stocks, or other collateral .....	1,000 00
Loans made to policy-holders on this company's policies assigned as collateral .....	534,457 00
Premium notes on policies in force, of which \$5,996.00 is for first year's premiums.....	303,416 57
Book value bonds, excluding interest, \$3,361,488.27; stocks, \$331,751.00 .....	3,693,239 27
Cash in company's office, \$358.42; deposited in bank, \$422,191.13 .....	422,549 55
Fidelity Co., Hartford .....	\$10,000 00
American National Bank, Hartford.....	358,758 43
Atlantic Trust Co., New York .....	53,432 70
<b>Total net ledger assets .....</b>	<b>\$12,752,819 56</b>

## NON-LEDGER ASSETS.

Interest due, \$17,483.44 and accrued, \$120,415.00 on mortgages .....	\$137,898 44
Interest due on premium notes, loans or liens.....	4,406 28
<b>Market value of real estate over book value .....</b>	<b>\$142,304 72</b>
	157,705 97

	New business.	Renewals	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$56,719 13	\$70,586 21	
Gross deferred premiums on policies outstanding December 31 .....	30,816 40	135,172 05	
Totals .....	\$87,535 53	\$205,758 26	
Deduct cost of collection, 58 per cent. on "new," 6 per cent. on "renewals" .....	50,770 61	12,345 50	
Net amount of uncollected and deferred premiums .....	\$36,764 92	\$193,412 76	\$230,177 68
Total admitted assets .....			\$13,283,007 93

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$12,209,876 00	
Same for reversionary additions .....	276,617 00	
Same for annuities (including those in reduction of premiums) .....	65,307 00	
Total .....	\$12,551,800 00	
Deduct net value of risks of this company reinsured in other solvent companies .....	39,761 00	
Net reserve .....		\$12,512,039 00
Present value of amounts not yet due on matured installment policies .....		27,457 00
Special policy reserve .....		132,427 00
Death losses in process of adjustment or adjusted and not due .....	\$19,275 00	
Death losses which have been reported and no proofs received .....	15,318 00	
Net policy claims .....		34,593 00
Premiums paid in advance .....		8,707 00
Liabilities on policy holders' account .....		\$12,715,223 00
Gross divisible surplus .....		567,784 93
Total .....		\$13,283,007 93

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	20,638	\$35,299,979	12,165	\$18,053,038
New policies issued .....	5,150	8,835,440	3,500	5,542,266
Old policies revived .....	35	59,500	16	22,150
Old changed and increased .....	.....	11,570	.....	8,992
Transferred .....	109	255,632	107	180,500
Totals .....	25,932	\$44,462,121	15,788	\$23,907,946
Deduct ceased:				
By death .....	440	\$697,451	97	\$150,979
By maturity .....	.....	.....	88	111,796
By expiry .....	220	432,745	242	371,007
By surrender .....	220	432,745	243	371,007
By lapse .....	1,380	2,323,270	594	874,032
By change and decrease .....	.....	56,680	.....	52,686
By not being taken .....	1,181	2,115,561	736	1,253,867
Transferred .....	186	357,714	93	153,220
• Total terminated .....	3,407	\$5,982,421	1,861	\$2,967,587
Outstanding end of year .....	22,525	\$38,479,700	13,937	\$20,840,359
Policies re-insured .....	23	\$152,131	16	\$176,000

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	2,709	\$4,225,317	\$409,828	35,512	\$57,988,162
New policies issued .....	235	442,230	103,219	8,855	14,924,155
Old policies revived .....	16	20,000	160	67	101,810
Old changed and increased .....	.....	.....	336	.....	20,898
Transfers .....	164	254,187	.....	280	690,319
Totals .....	3,124	\$4,941,734	\$513,543	44,544	\$73,725,344
Deduct ceased:					
By death .....	15	\$28,960	\$4,127	552	\$881,517
By maturity .....	.....	.....	5,168	88	116,964
By expiry .....	80	137,500	.....	80	137,500
By surrender .....	35	63,193	12,395	498	879,340
By lapse .....	312	445,142	2,246	2,236	3,644,690
By change and decrease .....	.....	11,186	.....	.....	120,552
By not being taken .....	34	82,895	.....	1,951	3,452,323
Transferred .....	101	180,385	.....	380	690,319
Total terminated .....	577	\$949,261	\$23,936	5,836	\$9,923,205
Outstanding end of year .....	2,547	\$3,992,473	\$489,607	39,009	\$63,802,139
Policies re-insured .....	6	\$25,500	.....	45	\$353,631

State here the face value corresponding to the present value entered in item 5 ("By death") above, \$883,577.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 4,698; amount, \$2,896,476.

The annuities in force December 31st last ensuing were in number 45, representing in annual payments, \$9,284.67.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Yes, in case of some policies issued on the basis of the American table and 3 per cent.

If so, what amount therefor has been included in liabilities and where? Answer. The reserve on all such cases is calculated on the same basis and included in the liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, on one form of policy 40 per cent. of premium will be accepted. On renewal premiums, in notes for the first five years.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Participating and non-participating.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	1,203	\$1,654,801
Policies issued during the year .....	385	574,014
Total .....	1,588	\$2,228,815
Ceased to be in force during the year .....	183	242,239
Policies in force Dec. 31, last .....	1,406	\$1,986,576
Losses and claims incurred during the year .....	18	\$19,400
Losses and claims settled during the year, in cash .....	18	19,400

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses. Cash, \$162,211.93; dividends, \$6,421.86; total, \$168,633.79.



# PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK,

*New York, N. Y.*

[Incorporated Feb. 25, 1875; commenced business, Aug. 10, 1875.]

President, EDWARD W. SCOTT. Secretary, WM. E. STEVENS.  
Home Office, 346 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1878.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for .....	\$100,000 00
Amount of capital stock paid up in cash .....	100,000 00

Amount of net ledger assets December 31 of previous year .....	\$2,614,117 23
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## INCOME DURING YEAR.

First year's premiums, \$5,118.20; for 1st year's re-insurance .....	\$730,542 91
Renewal premiums, \$3,361.07; for renewal insurance .....	2,562,842 01
Dividends applied by policy-holders to pay running premiums; renewals .....	104,185 38
Surrender values applied to purchase paid-up insurance annuities .....	22,188 29
Consideration for annuities (other than installment policies) .....	1,300 00
Total premium income .....	\$3,421,058 59
Rents from company's property, includ- ing \$3,520.00 for company's use of own buildings .....	\$25,236 98
Interest on loans on mortgages of real estate .....	16,169 29
Interest on collateral loans, including premium notes, loans or liens .....	32,873 77
Interest on bonds and dividends on stocks .....	32,909 01
Interest on other debts due the com- pany, and on deposits in banks .....	7,754 30
Total rents and interest .....	114,943 35
Profit on sale or maturity of securities .....	9,437 08
Real estate, Mamaroneck, N. Y. ....	\$16,000 00
Real estate Timica Co., Miss. ....	6,558 37
	22,558 37

Total income during the year .....	\$3,567,997 39
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Sum of both amounts .....	\$6,182,114 62
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## DISBURSEMENTS DURING YEAR.

For death claims .....	\$1,321,005 18
Matured endowments, \$250.00; additions, \$19.83 .....	269 83
Installment death claims .....	1,250 00
Total .....	\$1,322,525 01
Deduct amount received from other com- panies for claims on policies of this pany re-insured .....	10,000 00

Total net amount actually paid for losses and matured endowments .....	\$1,312,525 01
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Paid to annuitants .....	\$1,644 40
Premium notes, voided by lapse, less \$3,781.80; re- stored by revival .....	89,071 72
Dividends paid policy-holders, less \$108.78; received for dividends on re-insurances .....	17,014 37
Dividends applied by policy-holders to pay running premiums .....	104,185 38
Surrender values paid .....	70,037 73
Surrender values applied to purchase paid-up insur- ance and annuities .....	22,188 29
(Total paid policy-holders, \$1,616,686.95.)	
Paid stockholders for interest or dividends (amount declared during the year, \$6,977.60) .....	6,977 60
Commissions and bonuses to agents (less commis- sion received on re-insurances), new policies, \$366,548.00; renewal policies, \$123,495.98; on annu- ities, \$65.00 .....	490,108 98
Commuting renewal commissions .....	97,238 34
Salaries and allowances for agencies, including man- agers, agents and clerks .....	122,439 15
Salaries and all other compensation (officers, \$66,200.00; home office employees, \$119,531.74) .....	185,731 74
Medical examiners' fees, \$64,320.10; inspection of risks, \$22,672.12 .....	86,992 22
Taxes on new premiums, \$8,564.49; renewal premiums, \$30,151.48; on franchise, \$100.00; on reserves, \$647.74; municipal licenses, \$2,331.27; internal revenue, \$17,893.16 .....	59,688 14
Taxes on real estate .....	3,066 30
Insurance department fees and agents' licenses .....	4,995 48
Repairs and expenses (other than taxes) on real es- tate .....	8,915 09
Rent (including \$3,520.00 for company's use of own buildings) .....	44,976 57
Advertising, \$28,718.44; printing and stationery, \$15,732.93; postage, \$16,369.91 .....	60,811 28
Legal expenses, \$26,007.22; for furniture, etc., \$5,188.16 All other items, viz.: Attendance fees, \$2,590.00; exchange, \$2,604.64; expense, \$22,534.62; traveling ex- penses, \$29,405.15; profit and loss, Traders' Bank, Tacoma, Wash., balance, \$98.35 .....	31,195 38
(Total miscellaneous expenses, \$1,260,369 03.)	57,232 76
<b>Total disbursements .....</b>	<b>\$2,877,035 98</b>
<b>Balance .....</b>	<b>\$3,305,078 64</b>

### LEDGER ASSETS.

Book value real estate, unincumbered .....	\$458,435 22
Mortgage loans on real estate, first liens .....	423,200 00
Loans secured by pledge of bonds, stocks or other collateral .....	20,706 13
Loans made to policy-holders on this company's poli- cies assigned as collateral .....	255,855 47
Premium notes on policies in force, of which \$15,175.24 is for first year's premiums .....	719,525 60
Book value bonds, excluding interest, \$694,036.14; stocks, \$79,914.66 .....	773,949 80
Cash in company's office, \$28,708.08; deposited in bank, \$489,820.10 .....	468,528 18
N. Y. S. & T. Co., N. Y. ....	\$95,847 17
Mchrs. Exch. N. Bank, N. Y. ....	55,720 22
Seaboard N. Bk., N. Y. ....	589 42
F. L. & T. Co., N. Y. ....	4,932 20
Wash. T. Co., N. Y. ....	5,653 58
Bk. of Mont., Toronto, Ont. ....	3,658 35
N. Am. T. Co., N. Y. ....	266,923 35
Prov. N. Bk., Waco .....	3,626 49
Citizens N. Bk., Cinn., O. ....	3,869 32
Bills receivable, \$2,264.42; agents' debit balances, \$182,949.23 .....	185,213 65
<b>Total .....</b>	<b>\$3,305,413 05</b>
<b>Agents' credit balances .....</b>	<b>334 41</b>
<b>Total net ledger assets .....</b>	<b>\$3,305,078 64</b>

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## NON-LEDGER ASSETS.

Interest due, \$4,215.00, and accrued, \$3,574.06 on mortgages .....	\$7,789 06	
Interest accrued on bonds and stocks .....	10,978 84	
Interest accrued on collateral loans .....	234 50	
Interest due, \$5,319.34, and accrued, \$22,307.68, on premium notes, loans or liens .....	27,626 94	
Interest accrued on other assets .....	12,270 15	
Rents due, \$2,545.88, and accrued, \$2,085.34, on company's property or lease .....	4,631 22	
		63,530 71
Market value of real estate over book value .....	8,722 39	
Market value of bonds and stocks over book value....	63,540 73	
		72,263 12

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31..	\$174,930 00	\$267,176 00	
Gross deferred premiums on policies outstanding Dec. 31 .....	25,351 00	233,827 00	
Totals .....	\$200,281 00	\$501,003 00	
Deduct cost of collection, 50 per cent. on "new," 5 per cent. on "renewals" .....	100,141 00	25,050 00	
Net amount of uncollected and deferred premiums .....	\$100,140 00	\$475,953 00	\$576,093 00
Other items: Internal revenue stamps on hand .....			8,369 62
Gross assets .....			\$4,025,335 09

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$119,520 23	
Bills receivable, unsecured .....	2,264 42	
Premium notes or loans and net premiums in excess of reserve on policies .....	6,326 90	
Total . . . . .		128,111 55
Total admitted assets .....		\$3,897,223 54

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$3,241,109 00	
Deduct net value of risks of this company re-insured in other solvent companies .....	4,549 00	
Net reserve .....		\$3,236,560 00
Present value of amounts not yet due on matured installment policies (face, \$13,750.00) .....		9,134 10
Death losses in process of adjustment or adjusted and not yet due .....	\$60,000 00	
Death losses which have been reported and no proofs received .....	53,860 00	
Death losses and other policy claims resisted by the company, not yet outlawed .....	50,500 00	
Net policy claims .....		164,360 00
Premiums paid in advance .....		5,398 00
Surrender values claimable on policies cancelled whose reserves are not included in item 1 .....		1,783 61
Trust funds held by company .....		500 00
Liabilities on policy holders' account .....		\$3,417,735 71

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY. 127

Gross divisible surplus .....	\$379,487 83
Capital stock paid up .....	100,000 00
	<u>\$479,487 83</u>
Total .....	<u>\$3,897,223 54</u>

EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	4,831	\$14,022,261	845	\$1,665,358
New policies issued .....	4	22,126	2	3,000
Old policies revived .....	32	110,000	7	7,000
Old changed and increased .....	1,821	4,923,656	296	694,661
Totals .....	6,688	\$19,078,043	1,150	\$2,370,019
Deduct ceased				
By death .....	43	\$118,130	13	\$37,000
By maturity .....			1	250
By surrender .....	77	266,706	17	23,000
By lapse .....	1,000	3,950,772	29	53,500
By change and decrease .....		204,781		
By not being taken .....	1	10,000		
Total terminated .....	1,121	\$4,550,388	60	\$113,750
Outstanding end of year .....	5,567	\$14,527,655	1,090	\$2,256,269

EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....	27,013	\$91,352,481	32,689	\$107,040,100
New policies issued .....	9,517	32,975,100	9,523	33,000,226
Old policies revived .....	99	340,500	138	457,500
Old changed and increased .....	61	134,382	2,178	5,752,699
Totals .....	36,690	\$124,802,463	44,528	\$146,250,525
Deduct ceased				
By death .....	340	\$1,179,674	396	\$1,334,804
By maturity .....			1	250
By expiry .....	5,892	23,813,279	5,892	23,813,279
By surrender .....	10	68,973	104	358,678
By lapse .....	317	925,897	1,946	4,930,169
By change and decrease .....	2,101	6,354,159	2,101	6,558,940
By not being taken .....	1,976	6,358,277	1,977	6,368,277
Total terminated .....	10,636	\$38,700,259	11,817	\$43,364,397
Outstanding end of year .....	26,054	\$86,102,204	32,711	\$102,886,128
Policies reinsured .....	40	\$436,000	40	\$436,000

Industrial policies in force Dec. 31st, 1900. No. 26; amount, \$3,976.00.  
Annuities in force Dec. 31st, 1900. No. 3; amount, \$1,707.40.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, variable; on renewal premiums, variable.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Interest at 7 per cent., together with surplus from non-participating policies.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	297	\$1,297,814
Policies issued during the year .....	128	613,300
Total .....	725	\$1,911,114
Ceased to be in force during the year .....	120	378,689
Policies in force December 31, last .....	605	\$1,532,425
Losses and claims unpaid December 31 of previous year .....	2	\$3,000
Losses and claims incurred during the year .....	3	9,000
Total .....	5	12,000
Losses and claims settled during the year, in cash .....	5	12,000

Premiums collected or secured, without any deduction for losses, dividends, commissions, or other expenses. Cash, \$37,860.12; notes or credits, \$160.21; total, \$38,020.33.

## PRUDENTIAL INSURANCE COMPANY OF AMERICA,

*Newark, New Jersey.*

[Incorporated, 1873; commenced business, 1876.]

President, JOHN F. DRYDEN. 1st Vice President, LESLIE D. WARD.  
 Secretary, FORREST F. DRYDEN. 2nd Vice President, EDGAR B. WARD.  
 Home Office, 761 to 769 BROAD STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, Jan. 16, 1888.

## CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for .....	\$2,000,000 00
Amount of capital stock paid up in cash .....	2,000,000 00
Amount of net ledger assets December 31 of previous year .....	\$32,467,265 15

## INCOME DURING YEAR.

First year's premiums, less interest in- cluded in deferred premiums, \$70,549.41, and \$23,432.27 for 1st year's re-insur- ance .....	\$5,222,393 66
Renewal premiums, less interest includ- ed in deferred premiums, \$117,922.64, and \$29,436.76 for renewal re-insurance .....	16,748,404 94
Single premiums without deductibles for commissions or other expenses .....	30,832 98
Dividends applied by policy-holders to pay running premiums .....	8,124 71
Dividends applied by policy-holders to purchase paid-up additions and annu- ities .....	9,823 21
Surrender values applied to pay running premiums, 1st year premiums, \$1,062.21; renewals, \$693.80 .....	1,756 01
Surrender values applied to purchase paid-up insurance and annuities .....	409,042 32
Consideration for annuities (other than matured installment policies) .....	128,975 83
Total premium income .....	\$22,559,353 66
Rents from company's property, includ- ing \$61,589.17 for company's use of own buildings .....	\$310,174 47
Interest on loans on mortgages of real estate .....	572,899 71
Interest on collateral loans, including pre- mium notes, loans or liens .....	40,476 41
Interest on bonds and dividends on stocks .....	619,270 16
Interest on other debts due the company and on deposits in banks .....	11,579 81
Interest on deferred premiums .....	188,472 05
Total rents and interest .....	1,742,872 61
Profits on sales of real estate, \$2,929.78; on sale or maturity of securities, \$1,296 50 .....	4,156 28
From other sources, viz.: Conscience fund .....	11 00
Total income during the year .....	\$24,306,393 55

Sum of both amounts .....\$56,773,658 70

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## DISBURSEMENTS DURING YEAR.

For death claims, \$6,127,864.30; additions, \$78,953.41 .....	\$6,206,817 71
Matured endowments, \$18,925.00; addi- tions, \$83.00 .....	19,008 00
Installment death claims .....	600 00
Total net amount actually paid for losses and matured endowments .....	\$6,226,425 71
Paid to annuitants .....	17,725 10
Premium notes, voided by lapse, less \$5,226.28 re- stored by revival .....	3,866 42
Dividends paid policy-holders .....	466,331 59
Dividends applied by policy-holders to pay running premiums .....	8,124 71
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	9,823 21
Surrender values paid .....	57,358 37
Surrender values applied to pay running premiums..	1,756 01
Surrender values applied to purchase paid-up insur- ance and annuities .....	409,042 32
(Total paid policy-holders, \$7,200,453.44.)	
Paid stockholders for interest or dividends (amount declared during the year, \$200,000.00) .....	200,000 00
Commissions and bonuses to agents (less commis- sion received on re-insurances), new policies, \$2,915,443.15; renewal policies, \$2,208,576.73; single premium policies, \$1,485.92; on annuities, \$6,454.17..	5,131,929 97
Salaries and allowances for agencies, including man- agers, agents and clerks .....	2,638,514 86
Salaries and all other compensation, including fees to directors and committees and expenses (eighteen officers, \$303,000.00; home office employees, \$617,692.94)	920,692 94
Medical examiners' fees, \$447,343.32; inspection of risks, \$12,047.40 .....	459,390 72
Taxes on premiums, \$228,702.65; surplus, \$35,698.52; on internal revenue, \$104,293.96; municipal licenses, \$36,032.58 .....	424,727 71
Taxes on real estate .....	83,432 09
Insurance department fees and agents' licenses .....	21,427 65
Repairs and expenses (other than taxes) on real es- tate .....	146,090 93
Rent (including \$61,589.17 for company's use of own buildings) .....	253,873 67
Advertising, \$295,616.61; printing and stationery, \$124,564.45; postage, \$77,513.01 .....	497,694 07
Legal expenses, \$25,221.30; for furniture, etc., \$56,730.16 .....	81,951 46
Losses on sale of real estate, \$1,886.44; on sale or ma- turity of securities, \$41,953.60 .....	43,840 04
All other items, viz.: Law library, \$642.25; apprais- ing fees, \$175.60; sundry general expenses, \$59,704.29; sundry district expenses, \$13,013.26 .....	73,535 40
(Total miscellaneous expenses, \$10,977,101.51.)	
Total disbursements .....	\$18,177,554 95
Balance .....	\$38,596,103 75

## LEDGER ASSETS.

Book value real estate, unincumbered, \$6,735,264.10;	
incumbered, \$510,074.51 .....	\$7,245,338 61
Mortgage loans on real estate, first liens .....	11,377,631 07
Loans secured by pledge of bonds, stocks or other collateral .....	807,900 00
Loans made to policy-holders on this company's pol- icies assigned as collateral .....	399,455 02
Premium notes on policies in force .....	72,436 61
Book value bonds, excluding interest, \$15,534,232.10; stocks, \$625,000.00 .....	16,159,232 10
Cash in company's office, \$349,664.11; deposited in bank, \$2,184,446.23 .....	2,534,110 34
Total net ledger assets .....	\$38,596,103 75

## NON-LEDGER ASSETS.

Interest due, \$37,581.39, and accrued, \$155,422.62, on mortgages .....	\$193,004 01
Interest accrued on bonds and stocks .....	109,038 67
Interest accrued on collateral loans .....	9,454 37
Interest accrued on premium notes, loans and liens..	926 94
Rents due, \$10,924.34, and accrued, \$9,688.88, on company's property or lease .....	20,583 22

\$333,007 21

665,576 75

Market value of bonds and stocks over book value .....

	INDUSTRIAL DEPARTMENT.	
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31..	\$2,918 93	\$82,901 26
Deduct cost of collection on renewals industrial department 100 per cent., ordinary department 60 per cent. on "new," industrial department 30 per cent., ordinary department 7½ per cent. on "renewals" .....	2,918 93	24,870 38
Totals .....	\$2,918 93	\$82,901 26
Net amount of uncollected and deferred premiums .....		58,030 88

	ORDINARY DEPARTMENT.	
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$292,488 94	\$161,498 62
Gross deferred premiums on policies outstanding December 31 .....	433,764 04	785,165 80
Totals .....	\$726,252 98	\$946,664 42
Deduct cost of collection, 60 per cent. on "new," 71-2 per cent. on "renewals" .....	435,751 78	70,999 84
Net amount of uncollected and deferred premiums .....	\$290,501 20	\$875,664 58

1,224,196 66

Other items: Consideration for annuities and single premium policies due and unpaid, \$140,711.39; less 5 per cent. for collection, \$7,035.57; furniture, fixtures, and safes, \$58,006.85; stationery and printed matter, \$23,504.00; law library, \$6,674.45 .....

221,861 12

Gross assets .....\$41,040,745 49



## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, law library, etc.....	\$88,185 30
Depreciation in ledger assets to bring same to market value: real estate .....	352,568 26
<b>Total .....</b>	<b>\$440,753 56</b>
<b>Total admitted assets .....</b>	<b>\$40,599,991 93</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$306,722 98
Same for reversionary additions .....	334 43
Same for annuities (including those in reduction of premiums) .....	3,055 96
Special reserve .....	27,916 56
<b>Total .....</b>	<b>\$338,029 93</b>
Deduct net value of risks of this company reinsured in other solvent companies .....	786 00
<b>Net reserve .....</b>	<b>\$33,724,393 00</b>
Present value of amounts not yet due on matured installment policies (face, \$12,200.00) .....	10,107 90
Death losses in process of adjustment or adjusted and not due .....	\$131,469 28
Death losses which have been reported and no proofs received .....	79,632 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	21,693 25
Due and unpaid on annuity claims .....	244 72
<b>Net policy claims .....</b>	<b>233,089 25</b>
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....	98,770 42
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	36,383 61
Premiums paid in advance .....	77,870 32
Any other liability, viz.: Unearned interest on policy loans .....	9,245 51
<b>Liabilities on policy holders' account .....</b>	<b>\$34,189,860 01</b>
Gross divisible surplus .....	\$4,410,131 92
Capital stock paid up .....	2,000,000 00
	<b>6,410,131 92</b>
<b>Total .....</b>	<b>\$40,599,991 93</b>

## EXHIBIT—ORDINARY POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	86,320	\$94,431,989	15,166	\$15,738,944
New policies issued .....	44,738	50,312,070	11,106	10,925,749
Old policies revived .....	3,487	3,477,471	476	454,125
Old changed and decreased .....		154,961		130,164
Totals .....	134,545	\$148,376,491	26,748	\$27,248,982
Deduct ceased:				
By death .....	620	\$619,634	98	\$95,549
By maturity .....			21	18,946
By surrender .....	1,728	1,866,604	467	522,850
By lapse .....	19,840	18,639,472	2,668	1,888,145
By change and decrease .....	1	189,482		21,858
Total terminated .....	22,189	\$21,315,192	3,254	\$2,547,348
Outstanding end of the year.....	112,356	\$127,061,299	23,494	\$24,701,634
Policies reinsured .....	73	\$1,312,984	5	\$47,500

## EXHIBIT—ORDINARY POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,742	\$2,781,908	\$209,388	103,228	\$113,162,229
New policies issued .....	1,540	1,907,594	25,553	57,384	63,170,966
Old policies revived .....	4	3,500	7,468	3,967	3,942,564
Old changed and decreased.....		10,790	41,474		337,389
Totals .....	3,286	\$4,703,792	\$283,883	164,579	\$180,613,148
Deduct ceased:					
By death .....	19	\$22,000	\$2,573	737	\$779,756
By maturity .....			83	21	19,029
By expiry .....	366	492,979		366	492,979
By surrender .....	2	5,500	5,755	2,197	2,400,709
By lapse .....	138	252,748	12,926	22,646	20,793,291
By change and decrease.....	278	320,088	2,143	279	533,571
Total terminated .....	803	\$1,093,315	\$23,480	26,246	\$24,979,335
Outstanding end of the year..	2,483	\$3,610,477	\$260,403	138,333	\$155,633,813
Policies reinsured .....	4	\$80,000	\$100	82	\$1,440,584

Face value corresponding to the present value ("By death") above, \$733,133.

Paid-up insurance (including return premium and reversionary additions), number of policies, 4,581. Amount, \$2,935,087.

The annuities in force December 31 last ensuing were in number 79, representing in annual payments, \$27,216.22.

## EXHIBIT—INDUSTRIAL POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	3,315,141	\$385,860,277	7,949	\$726,688
New policies issued .....	1,386,650	161,210,046	290	9,450
Old policies revived .....	104,038	12,707,497	132	15,559
Old changed and increased .....		8,117,298		
Totals .....	4,805,829	\$567,895,118	8,361	\$751,697
Deduct ceased:				
By death .....	57,198	\$5,435,827	107	\$7,621
By maturity .....			1	25
By surrender .....	28,375	4,813,588	279	35,441
By lapse .....	905,985	112,266,953	216	25,494
By change and decrease .....	1,107	24,099	10	313
Total terminated .....	992,665	\$122,540,467	613	\$68,594
Outstanding end of the year.....	3,813,164	\$445,354,651	7,748	\$682,803

## EXHIBIT—INDUSTRIAL POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	83,099	\$2,452,292		3,406,189	\$389,039,257
New policies issued .....	7,114	205,215	5,358	1,394,041	161,430,069
Old policies revived .....				104,170	12,723,056
Old changed and increased .....					8,117,298
Totals .....	90,210	\$2,657,507	\$5,358	4,904,400	\$571,309,680
Deduct ceased:					
By death .....	1,429	\$51,081	\$26	58,734	\$5,494,555
By maturity .....				1	25
By expiry .....	27	17,422		37	17,422
By surrender .....	1	124	290	28,655	4,849,443
By lapse .....			129	906,201	112,292,576
By change and decrease .....	1,035	34,251		2,150	58,663
Total terminated .....	2,500	\$102,878	\$445	995,778	\$122,712,684
Outstanding end of the year.....	87,710	\$2,554,629	\$4,913	3,908,622	\$448,596,996

Face value corresponding to the present value ("by death") above, \$6,295,082.  
 Paid-up Insurance (including return premium and reversionary additions), number of policies, 134,219. Amount, \$3,731,788.  
 Health Insurance and weekly annuities in force December 31st, 1900, number, 140. Amount, \$557.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or marging for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, company makes no loans. On renewal premiums, company loans on ordinary policies from 50 to 100 per cent. of reserve, according to form of policy and years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Not limited.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

## ORDINARY POLICIES.

	No.	Amount.
Policies in force December 31 of previous year.....	2,112	\$2,174,234 00
Policies issued during the year.....	1,117	1,187,094 00
Total .....	3,229	\$3,361,328 00
Ceased to be in force during the year.....	479	408,750 00
Policies in force December 31st, last.....	2,750	\$2,952,578 00
Losses and claims incurred during the year.....	8	\$4,505 88
Losses and claims settled, during the year, in cash.....	7	3,505 88

Premiums collected or secured without any deduction for losses, dividends, commissions or other expenses: Cash, \$109,142.01; notes or credits, \$513.19; total, \$109,655.20.

## BUSINESS IN WISCONSIN DURING THE YEAR.—Continued.

## INDUSTRIAL POLICIES.

	No.	Amount.
Policies in force December 31st of previous year.....	37,759	\$4,159,734 00
Policies issued during the year.....	27,133	3,305,711 00
Total .....	64,892	\$7,465,445 00
Ceased to be in force during the year.....	17,511	2,175,033 00
Policies in force December 31st, last.....	47,381	\$5,290,412 00
Losses and claims unpaid December 31st of previous year....	1	\$250 00
Losses and claims incurred during the year.....	506	39,083 15
Total .....	507	\$39,333 15
Losses and claims settled during the year, in cash, \$39,164.65; by compromise, \$25.00 .....	500	\$9,189 65

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses: Cash, \$194,934.33.

## SECURITY MUTUAL LIFE INSURANCE COMPANY,

*Binghamton N. Y.*

[Incorporated November 6, 1886; commenced business January 3, 1887.]

President, W. G. PHELPS. 1st Vice Pres., H. J. GAYLORD.  
 Secretary, CHAS. M. TURNER. 2d Vice Pres., GEO. W. DUNN.  
 Home Office, PHELPS BLDG.

Date of admission into Wisconsin, June, 1893.  
 Attorney for service of process in Wisconsin, Commissioner of Insurance.

Amount of net ledger assets December 31 of previous  
 year ..... \$790,116 52

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums and for first year's reinsurance .....	\$201,895 96	
Renewal premiums less interest included in deferred premiums and for renewal reinsurance .....	571,642 85	
Dividends applied by policy-holders to pay running premiums, renewals.....	4,040 56	
Total premium income .....		\$777,579 37
Rents from Co.'s property .....	\$608 00	
Interest on loans on mortgages of real estate .....	16,090 32	
Interest on collateral loans, including premium notes, loans or liens.....	904 53	
Interest on bonds and dividends on stocks .....	9,386 13	
Interest on other debts due the company, and on deposits in banks.....	2,365 29	
Total rents and interest.....		29,354 27
Profit on sale or maturity of securities.....		1,100 00
From other sources, viz.: Registration, \$1,652.00; internal revenue, \$205.52; exchange, \$94.61; premium notes, \$212.32; profit and loss acct., premium on bonds, \$10,582.00 .....		12,747 45
Total income during year .....		\$820,781 09
Sum of both amounts .....		\$1,610,897 61

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$315,662 77
Installment death claims .....	17,867 99
Total net amount actually paid for losses and matured endowments .....	\$333,530 76
Returned premiums .....	328 42
Dividends applied by policy-holders to pay running premiums .....	4,040 56
Surrender values paid .....	1,387 03
(Total paid policy-holders, \$339,286.77.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$91,785.50; renewal policies, \$48,818.58 .....	140,604 08
Salaries and allowances for agencies, including managers, agents and clerks.....	20,119 26
Salaries and all other compensation (officers, \$13,345.70; home office employees, \$18,005.34).....	31,351 04

Medical examiners' fees, \$11,863.80; inspection of risks, \$4,846.89 .....	\$16,710 69
Taxes on renewal premiums, \$4,374.36; municipal and state licenses, \$1,510.51; internal revenue, \$4,699.90..	10,584 77
Taxes on real estate .....	194 61
Insurance department fees and agents' licenses.....	3,543 66
Repairs and expenses (other than taxes) on real estate .....	354 47
Rent .....	14,448 42
Advertising, \$5,873.78; printing and stationery, \$4,396.75; postage, \$3,182.20 .....	13,452 73
Legal expenses, \$1,104.06; for furniture, etc., \$1,474.08	2,578 13
All other items, viz.: Travelling, \$13,190.36; office expenses, \$8,775.36; exchange, \$43.77; collection, \$17,460.24; accrued interest paid, \$634.65 .....	40,110 38
(Total miscellaneous expenses, \$294,062.24.)	
<b>Total disbursements .....</b>	<b>\$633,339 01</b>
<b>Balance .....</b>	<b>\$977,558 60</b>

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$9,966 45
Mortgage loans on real estate, first liens .....	292,975 00
Loans secured by pledge of bonds, stocks, or other collateral .....	19,858 72
Loans made to policy-holders on this company's policies assigned as collateral .....	74,230 03
Book value bonds, excluding interest .....	322,050 25
Cash in company's office, \$4,460.79; deposited in bank, \$153,017.64 .....	157,478 43
Traders National .....	5,000 00
Chen. Valley .....	5,000 00
Traders Nat. of Scranton .....	3,000 00
Blng. Trust Co. ....	5,500 00
Strong St. Bank .....	10,000 00
Mercantile Nat. of N. Y. ....	39,189 47
Susq. Valley Bank .....	\$1,510 43
So. Dept., Atlanta, Ga. ....	817 74
Bills receivable, \$140.35; agents' debit balances, \$99,597.40 .....	99,737 75
Suspense .....	1,271 97
<b>Total net ledger assets .....</b>	<b>\$977,558 60</b>

## NON-LEDGER ASSETS.

Interest due, \$536.00 and accrued, \$4,475.81 on mortgages .....	\$5,011 81
Interest accrued on bonds and stocks.....	2,742 50
Interest accrued on collateral loans .....	208 74
Interest accrued on premium notes, loans or liens....	2,071 20
<b>Market value of bonds and stocks over book value ....</b>	<b>\$10,034 25</b>
	<b>2,490 25</b>

	New Business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$29,691 90	\$85,002 48
Gross deferred premiums on policies outstanding December 31 .....		24,897 77
<b>Totals .....</b>	<b>\$29,691 90</b>	<b>\$109,900 25</b>
Deduct cost of collection, 70 per cent. on "new," 5 per cent. on "renewals".....	27,784 33	5,495 01
<b>Net amount of uncollected and deferred premiums .....</b>	<b>\$11,907 60</b>	<b>\$104,405 24</b>
<b>Gross assets .....</b>		<b>\$1,106,395 94</b>

## DEDUCT ASSETS NOT ADMITTED.

Suspense .....	\$1,271 97
Agents' debit balances, not secured by bonds.....	99,597 40
Bills receivable, unsecured .....	140 35
<b>Total .....</b>	<b>\$101,009 72</b>
<b>Total admitted assets .....</b>	<b>\$1,005,386 22</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$187,053 00
Present value of amounts not yet due on matured installment policies (face, \$53,815.44) .....	47,193 34
Death losses in process of adjustment, all adjusted claims paid .....	\$36,500 00
Death losses which have been reported and no proofs received .....	3,000 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	23,000 00
<b>Net policy claims .....</b>	<b>62,500 00</b>
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....	19,712 42
Any other liability, viz.: Premium notes or loans on policies in excess of the net value of same .....	43,261 00
<b>Liabilities on policy holders' account .....</b>	<b>\$359,719 76</b>
<b>Gross divisible surplus .....</b>	<b>645,666 46</b>
<b>Total .....</b>	<b>\$1,005,386 22</b>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	30	\$51,254	41	\$50,500
New policies issued .....	2	400	228	352,500
Old policies revived .....	50	98,500	10	13,500
Old changed and increased .....		25,917		
Transferred from term to whole life.....	466	828,030		
<b>Totals .....</b>	<b>548</b>	<b>\$1,004,101</b>	<b>279</b>	<b>\$416,500</b>
<b>Deduct ceased:</b>				
By death .....	3	\$12,000	2	\$3,000
By lapse .....	365	624,000	64	82,750
By change and decrease .....		500		4,000
<b>Total terminated .....</b>	<b>368</b>	<b>\$636,500</b>	<b>66</b>	<b>\$89,750</b>
<b>Outstanding end of year.....</b>	<b>180</b>	<b>\$367,601</b>	<b>213</b>	<b>\$326,750</b>

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER TERM POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year.....	14,511	\$29,207,129	14,582	\$29,308,883
New policies issued .....	3,737	6,953,374	3,967	7,306,274
Old policies revived .....	246	631,062	306	743,062
Old changed and increased.....		500		26,417
Transferred from term to whole life.....			466	828,030
Totals .....	18,494	\$36,792,056	19,321	\$38,212,656
Deduct ceased:				
By death .....	152	\$344,980	157	\$359,990
By surrender .....	25	73,500	25	73,500
By lapse .....	2,915	5,708,995	3,344	6,415,745
By change and decrease .....		53,500		58,000
Transferred to whole life .....	466	828,030	466	828,030
Total terminated .....	3,558	\$7,009,005	3,992	\$7,735,255
Outstanding end of year .....	14,936	\$29,783,050	15,329	\$30,477,401

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, any proportion; on renewal premiums, on one form of limited payment policies, 25 per cent.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	89	\$132,076
Policies issued during the year.....	9	14,728
Total .....	98	\$146,804
Ceased to be in force during the year.....	10	14,540
Policies in force Dec. 31 last .....	88	\$132,264

Premiums collected or secured without any deductions for losses, dividends, commissions or other expenses. Answer. Cash, \$3,194.82.



# SECURITY TRUST AND LIFE INSURANCE COMPANY,

*Philadelphia, Pennsylvania.*

[Incorporated May 25, 1871; commenced business July 15, 1895.]

President, ROBT. E. PATTISON. 2d Vice Pres., BRUCE PRICE.  
Secretary, EDWIN S. BARTLETT. 3d Vice Pres. & Gen. Mgr., G. B. LUPER.  
1st Vice Pres., JAMES N. STOUT.  
Home Office, 1001 CHESTNUT ST., PHILADELPHIA, PA.  
Main Office, ST. JAMES BLDG., BROADWAY & 26TH ST., NEW YORK CITY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, August 1, 1899.

## CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; sub- scribed for .....	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year .....	\$1,177,169 78
Increase of capital during 1900 .....	150,000 00
Extended at .....	\$1,327,169 78

## INCOME DURING YEAR.

First year's premiums less interest in- cluded in deferred premiums and for first year's reinsurance .....	\$208,272 38
Renewal premiums less interest included in deferred premiums and for renewal reinsurance .....	464,342 47
Premium note advances .....	8,354 72
Total premium income .....	\$680,969 57
Rents from Co.'s property, including \$16,200.00 for Co.'s use of own buildings .....	\$134,772 39
Interest on loans on mortgages of real estate .....	5,456 68
Interest on collateral loans, including premium notes, loans or liens .....	6,235 35
Interest on bonds and dividends on stocks .....	3,287 20
Total rents and interest .....	149,751 67
From other sources, viz.: Health insurance premiums .....	29,964 50
Various profit and loss items .....	25 16
Total income during the year .....	\$860,710 90
Sum of both amounts .....	\$2,187,880 68

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$274,037 64
Health claims .....	10,911 06
Premium notes, voided by lapse, less \$153.20; restored by revival .....	6,062 25
Surrender values paid .....	3,618 65
Premiums returned .....	406 17
(Total paid policy-holders, \$295,035.77.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$142,802.77; renewal policies, \$29,569.17 .....	172,371 94

Salaries and allowances for agencies, including managers, agents and clerks.....	\$4,023 80
Salaries and all other compensation (officers, \$23,089.88; home office employees, \$11,424.55).....	34,524 43
Medical examiners' fees, \$10,849.01; inspection of risks, \$5,030.45 .....	15,879 46
Taxes on renewal premiums, \$8,683.35; on capital, \$1,750.00; municipal licenses, \$676.38 .....	11,109 73
Taxes on real estate .....	35,755 45
Insurance department fees and agents' licenses, \$4,190.38; internal revenue tax, \$3,009.21.....	7,199 59
Repairs and expenses (other than taxes) on real estate .....	41,022 15
Rent (including \$16,200.00 for Co.'s use of own buildings) .....	21,022 79
Advertising, \$4,298.19; printing and stationery, \$6,285.11; postage, \$1,164.76 .....	12,378 06
Legal expenses, \$5,616.18; for furniture, etc., \$3,296.45; expressage, \$152.61 .....	9,065 24
Losses on sale or maturity of securities.....	200 00
All other items, viz.: Profit and loss.....	61 67
Expense, \$8,291.45; traveling expenses, \$1,736.25; interest, \$99,350.89 .....	109,378 59
Health insurance expense, \$1,343.25; health insurance commissions, \$14,982.25 .....	16,325 50
(Total miscellaneous expenses, \$490,318.40.) .....	

Total disbursements ..... \$785,354 17

Balance ..... \$1,402,526 51

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$952,500 00
Mortgage loans on real estate, first liens.....	100,800 00
Loans made to policy-holders on this and other company's policies assigned as collateral.....	17,127 55
Premium notes on policies in force.....	44,445 01
Book value bonds, excluding interest.....	90,025 84
Cash in company's office and deposited in bank....	176,149 26
Company's stock owned .....	18,500 00
Sundry accounts .....	5,496 63
Bills receivable, \$10,953.96; agents' debit balances, \$23,869.99 .....	34,823 95
Total .....	<u>\$1,439,868 24</u>
Borrowed money, \$36,000.00; all other, \$1,341.73.....	37,341 73

Total net ledger assets ..... \$1,402,526 51

## NON-LEDGER ASSETS.

Interest due, \$209.00 and accrued, \$1,402.92 on mortgages .....	\$1,611 92
Interest accrued on bonds and stocks.....	1,785 25
Interest accrued on collateral loans .....	124 19
Rents accrued on company's property or lease.....	4,767 08

\$8,288 44

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$38,379 65	\$10,214 25	
Gross deferred premiums on policies outstanding December 31 .....	20,434 86	63,394 44	
Totals .....	<u>\$58,814 51</u>	<u>\$73,608 69</u>	
Deduct cost of collection, 60 per cent. on "new," 6 per cent. on "renewals" .....	35,288 71	4,416 52	
Net amount of uncollected and deferred premiums .....	<u>\$23,525 80</u>	<u>\$69,192 17</u>	92,717 97
Gross assets .....			<u>\$1,503,532 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned .....	\$18,500 00
Bills receivable, unsecured .....	2,780 00
Depreciation in ledger assets to bring same to market value: Stocks, \$1,495.84; sundry accounts, \$2,623.57..	4,119 41
<b>Total .....</b>	<b>\$25,399 41</b>
<b>Total admitted assets .....</b>	<b>\$1,478,133 51</b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$748,926 00
Reserve on health policies .....	7,491 00
<b>Net reserve .....</b>	<b>\$756,417 00</b>
Death losses in process of adjustment or adjusted and not due .....	\$56,400 00
Death losses which have been reported and no proofs received .....	8,580 00
Death losses and other policy claims resisted by the company, not yet outlawed .....	31,600 00
<b>Net policy claims .....</b>	<b>96,580 00</b>
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc. due or accrued .....	4,483 61
Premiums paid in advance .....	1,260 90
Health claims in process of adjustment .....	1,319 26
Accrued interest .....	35,088 89
<b>Liabilities on policy holders' account .....</b>	<b>\$895,149 66</b>
Gross divisible surplus .....	\$82,983 95
Capital stock paid up .....	500,000 00
	582,983 85
<b>Total .....</b>	<b>\$1,478,133 51</b>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	1,629	\$4,353,715	365	\$918,135
New policies issued .....	59	20,783	17	9,375
Old policies revived .....	29	62,872	6	14,000
Old changed and increased .....	1,180	2,082,592	294	597,060
<b>Totals .....</b>	<b>2,897</b>	<b>\$6,519,962</b>	<b>682</b>	<b>\$1,538,570</b>
<b>Deduct ceased:</b>				
By death .....	68	\$208,683	26	\$68,500
By surrender .....	68	197,472	21	69,000
By lapse .....	677	1,372,444	140	280,768
By change and decrease .....	6	26,150		
<b>Total terminated .....</b>	<b>819</b>	<b>\$1,804,749</b>	<b>187</b>	<b>\$408,208</b>
<b>Outstanding end of year .....</b>	<b>2,078</b>	<b>\$4,715,213</b>	<b>495</b>	<b>\$1,130,362</b>

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year .....	3,761	\$7,356,468	5,755	\$12,628,318
New policies issued .....	3,315	7,101,906	3,391	7,132,064
Old policies revived .....	6	17,000	41	93,972
Old changed and increased .....			1,474	2,679,652
Totals .....	7,082	\$14,475,474	10,661	\$22,534,006
Deduct ceased:				
By death .....	11	\$94,434	105	\$306,617
By expiry .....	2	3,500	2	3,500
By surrender .....	11	37,600	100	294,072
By lapse .....	173	316,491	990	1,969,643
By change and decrease .....	1,476	2,694,852	1,482	2,721,002
By not being taken .....	1,583	3,861,713	1,583	3,861,713
Total terminated .....	3,256	\$6,943,590	4,262	\$9,156,457
Outstanding end of year .....	3,826	\$7,531,884	6,399	\$13,377,459

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 136; amount, \$50,463.00.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. Yes, for the paying in of \$150,000 additional capital.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 3 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 3 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, none; on renewal premiums, 20 per cent. after the first year.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Interest earnings over and above 3 per cent. and savings from expense loading.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	23	\$45,479
Policies issued during the year .....	27	48,500
Total .....	50	\$93,979
Ceased to be in force during the year.....	17	44,318
Policies in force Dec. 31 last .....	33	\$49,661
Losses and claims incurred during the year .....	1	\$2,000
Losses and claims settled during the year, in cash.....	1	2,000

Premiums collected or secured, without any deduction for losses, dividends, commissions, or other expenses. Cash, \$1,748.80; notes or credits, \$26.30; total, \$1,775.10.

## - TRAVELERS INSURANCE COMPANY,

*Hartford, Connecticut.*

[Incorporated June 17, 1863; commenced business July 1, 1866.]

President, JAMES G. BATTERSON. Vice Pres., SYLVESTER C. DUNHAM.  
 Secretary, JOHN E. MORRIS. Home Office, 56 PROSPECT ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, Feb. 28, 1865.

Amount of net ledger assets December 31 of previous  
 year .....\$21,236,908 93

## INCOME DURING YEAR.

First year's premiums, \$11,836.80 for 1st year's re-insurance .....	\$517,829 10
Renewal premiums, \$99,077.97 for renewal re-insurance .....	2,779,925 21
Single premiums, without deductions for commissions or other expenses .....	585 63
Surrender values applied to pay running premiums, 1st year premiums, \$74.67; renewals, \$223.19 .....	397 86
Consideration for annuities (other than matured installment policies) .....	20,570 10
Total premium income .....	\$3,319,307 90
Rents from company's property, including \$15,000.00 for company's use of own buildings .....	\$109,040 99
Interest on loans on mortgages of real estate .....	322,873 64
Interest on collateral loans, including premium notes, loans or liens .....	160,043 48
Interest on bonds and dividends on stocks .....	483,049 67
Interest on other debts due the company, and on deposits in banks .....	51,400 95
Discount on claims paid in advance .....	1,672 47
Total rents and interest .....	1,128,081 20
Profit on sales of real estate .....	26,453 36
From other sources, viz.: Profit and loss .....	19,209 28
Total income during the year .....	\$4,493,056 74
Sum of both amounts .....	\$25,729,965 67

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$823,177 02
Matured endowments .....	262,491 87
Installment death claims .....	210,569 36
Total .....	\$1,296,228 25
Deduct amount received from other companies for claims on policies of this company re-insured .....	38,440 00
Total net amount actually paid for losses and matured endowments .....	\$1,334,668 25
Paid to annuitants .....	17,615 86
Surrender values paid, less \$3,993.52: received on surrendered re-insurances .....	153,863 84
Surrender values applied to pay running premiums .....	397 86

(Total paid policy-holders, \$1,529,665.81.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$243,210.32; renewal policies, \$150,105.70; single premium policies, \$35.14; on annuities, \$640.23 .....	\$393,991 39
Salaries and allowances for agencies, including managers, agents and clerks .....	56,165 08
Salaries and all other compensation (officers, \$34,000.00; home office employees, \$56,969.32) .....	90,969 32
Medical examiners' fees .....	31,198 14
Taxes on new premiums, \$7,332.07; renewal premiums, \$29,844.85; on franchise, \$428.00; on reserves, \$3,899.48; municipal licenses, \$2,284.51; internal revenue, \$11,215.06 .....	55,003 97
Taxes on real estate .....	33,698 81
Insurance department fees and agents' licenses .....	1,973 30
Repairs and expenses (other than taxes) on real estate .....	132,898 06
Rent (including \$15,000.00 for company's use of own buildings) .....	17,686 29
Advertising, \$39,478.20; printing and stationery, \$7,961.97; postage, \$6,418.17 .....	53,858 34
Legal expenses, \$6,476.60; for furniture, etc., \$447.36 .....	6,923 96
Losses on sale or maturity of securities .....	24,400 75
All other items, viz.: Travelling expenses, \$893.71; exchange, \$8,108.35; express charges, \$443.01; expense, \$7,405.89 .....	16,850 96
(Total miscellaneous expenses, \$915,618.47.)	
Total disbursements .....	\$2,445,284 28
Balance .....	\$23,284,681 39

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$1,909,891 79
Mortgage loans on real estate, first liens .....	5,950,339 28
Loans secured by pledge of bonds, stocks, or other collateral .....	1,182,450 00
Loans made to policy-holders on this company's policies assigned as collateral .....	1,586,652 20
Book value bonds, excluding interest, \$9,105,455.75; stocks, \$2,236,225.30 .....	11,341,681 05
Cash in company's office, \$1,800.00; deposited in bank, \$1,304,621.30 .....	1,306,421 30
Agents' debit balances .....	7,245 77
Total net ledger assets .....	\$23,284,681 39

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$90,810 73
Interest accrued on bonds and stocks .....	125,985 12
Interest accrued on collateral loans .....	15,604 80
Market value of real estate over book value .....	\$232,400 65
Market value of bonds and stocks over book value ....	161,642 72
	629,541 50

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31 .....	\$105,120 85	\$230,147 00	
Gross deferred premiums on policies outstanding Dec. 31 .....	74,368 10	348,478 22	
Totals .....	\$179,488 95	\$578,625 22	
Deduct cost of collection, 45 per cent. on "new," 6 per cent. on "renewals" .....	80,770 03	34,717 51	
Net amount of uncollected and deferred premiums .....	\$98,718 92	\$543,907 71	642,626 63
Gross assets .....			\$24,950,892 89

## DEDUCT ASSETS NOT ADMITTED.

Agents' debt balances, not secured by bonds .....	\$7,245 77
Total admitted assets .....	<u>\$24,943,647 12</u>

## NON-LEDGER LIABILITIES.

Reserve for indemnity contracts .....	\$5,000 00
Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$21,582,933 00
Same for annuities (including those in reduction of premiums) .....	138,498 00
Total .....	\$21,726,431 00
Deduct net value of risks of this company re-insured in other solvent companies .....	486,856 00
Net reserve .....	\$21,239,575 00
Present value of amounts not yet due on matured installment policies (face, \$1,431,792.00) .....	1,045,536 00
Matured endowments due and unpaid .....	\$4,047 00
Death losses in process of adjustment or adjusted and not yet due .....	68,776 15
Death losses which have been reported and no proofs received .....	123,110 30
Death losses and other policy claims resisted by the company, not yet outlawed .....	16,531 30
Gross policy claims .....	\$212,464 75
Deduct due from solvent companies for re-insurance .....	10,000 00
Net policy claims .....	202,464 75
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc. due or accrued .....	25,000 00
Premiums paid in advance .....	18,744 93
Any other liability, viz.: Additional reserve on all outstanding policies required by company's Standard American experience table with $3\frac{1}{2}$ per cent. interest .....	1,118,491 00
Liabilities on policy holders' account .....	\$23,649,811 68
Gross divisible surplus .....	1,293,835 44
Total .....	<u>\$24,943,647 12</u>

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	25,744	\$67,071,239	10,146	\$23,665,491
New policies issued .....	4,881	12,204,688	2,724	5,237,781
Old policies revived .....	43	149,989	8	9,500
Old policies increased .....		19,019		6,522
Transfer .....	111	567,928	48	155,246
<b>Totals .....</b>	<b>30,779</b>	<b>\$80,012,863</b>	<b>12,926</b>	<b>\$29,074,540</b>
<b>Deduct policies ceased to be in force:</b>				
By death .....	387	\$1,069,106	94	\$282,897
By maturity .....			189	356,852
By surrender .....	189	423,737	101	187,359
By lapse .....	932	2,251,628	314	578,473
By change and decrease .....	84	236,055	7	131,319
Not taken .....	599	1,786,351	419	773,179
Transfer .....	270	771,355	93	210,708
<b>Total terminated .....</b>	<b>2,461</b>	<b>\$6,638,132</b>	<b>1,247</b>	<b>\$2,520,787</b>
<b>Net Nos. and amounts in force at end of the year .....</b>	<b>28,318</b>	<b>\$73,374,731</b>	<b>11,679</b>	<b>\$26,553,753</b>
<b>Policies re-insured .....</b>	<b>210</b>	<b>\$2,382,763</b>	<b>47</b>	<b>\$431,785</b>

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	3,421	\$9,597,824	39,311	\$100,334,554
New policies issued .....	348	1,069,168	7,953	18,501,577
Old policies revived .....	2	1,000	53	160,489
Old policies increased .....				25,541
Transfer .....	329	881,569	448	1,604,733
<b>Totals .....</b>	<b>4,100</b>	<b>\$11,539,491</b>	<b>47,805</b>	<b>\$120,626,894</b>
<b>Deduct policies ceased to be in force:</b>				
By death .....	26	\$61,834	507	\$1,413,887
By maturity .....			189	356,852
By expiry .....	257	740,450	257	740,450
By surrender .....	94	285,005	384	896,101
By lapse .....	378	478,176	1,624	3,368,177
By change and decrease .....	16	63,689	137	531,063
Not taken .....	55	196,250	1,073	2,755,780
Transfer .....	125	622,670	488	1,604,733
<b>Total terminated .....</b>	<b>951</b>	<b>\$2,448,124</b>	<b>4,659</b>	<b>\$11,607,043</b>
<b>Net Nos. and amounts in force at end of the year .....</b>	<b>3,149</b>	<b>\$9,091,367</b>	<b>43,146</b>	<b>\$109,019,851</b>
<b>Policies re-insured .....</b>	<b>56</b>	<b>\$697,866</b>	<b>353</b>	<b>\$3,512,434</b>

State here the face value, and present value, on installment policies entered in item 5 ("By death") above, \$65,000 face, \$497,922 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions). No. of policies, 8,723; amount, \$13,308,296.

The annuities in force December 31 last ensuing were in number 56, representing in annual payments, \$20,379.



## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes, except on a few policies.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. No Notes.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Strictly proprietary.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Not limited by charter.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year .....	403	\$708,852
Policies issued during the year .....	53	131,500
Total .....	456	\$840,352
Ceased to be in force during the year .....	30	50,789
Policies in force Dec. 31 last .....	426	\$789,563
Losses and claims incurred during the year .....	18	\$20,596 00
Losses and claims settled during the year, in cash .....	17	17,596 00

Premiums collected or secured, without any deduction for losses, dividends, commissions, or other expenses. Cash, \$15,459.87.

## UNION CENTRAL LIFE INSURANCE COMPANY,

*Cincinnati, Ohio.*

[Incorporated, 1867; commenced business, 1867.]

President, JOHN M. PATTISON.  
Secretary, E. P. MARSHALL.Vice President, R. S. RUST.  
Home Office, 353 W. FOURTH ST.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 18, 1888.

## CAPITAL STOCK.

Amount of capital stock paid up in cash \$100,000 00Amount of net ledger assets December 31 of previous  
year .....\$22,589,627 11

## INCOME DURING YEAR.

First year's premiums, \$32,511.21, for first year's reinsurance .....	\$900,132 35
Renewal premiums, \$85,020.82, for renewal re-insurance .....	3,642,274 55
Single premiums, without deductions for commissions or other expenses .....	26,343 33
Dividends applied by policy-holders to pay running premiums .....	94,805 16
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	35,750 79
Surrender values applied to pay running premiums; renewals .....	6,904 07
Surrender values applied to purchase paid-up insurance and annuities .....	93,133 59
Consideration for annuities (other than matured installment policies) .....	43,435 85
Total premium income .....	\$4,842,779 69
Rents from company's property, including \$5,000.00 for company's use of own buildings .....	\$30,552 81
Interest on loans on mortgages of real estate .....	1,157,537 64
Interest on collateral loans, including premium notes, loans or liens .....	68,046 02
Interest on bonds and dividends on stocks .....	7,724 48
Interest on other debts due the company, and on deposits in banks .....	177,692 97
Total rents and interest .....	1,441,553 92
Profit on sales of real estate .....	4,935 25

Total income during the year .....\$6,289,268 86

Sum of both amounts .....\$28,878,895 97

## DISBURSEMENTS DURING YEAR.

For death claims, \$959,811.13; additions, \$1,430.33 .....	\$961,241 46
Matured endowments, \$525,726.93; addi- tions, \$3,639.96 .....	529,366 88
Installment death claims .....	2,000 00
Total .....	\$1,492,608 34
Deduct amount received from other com- panies for claims on policies of this company re-insured .....	8,000 00
Total net amount actually paid for losses and matured endowments .....	\$1,484,608 34
Paid to annuitants .....	16,455 21
Premium notes voided by lapse .....	156,096 59
Dividends paid policy-holders .....	143,289 37
Dividends applied by policy-holders to pay running premiums .....	94,805 16
Dividends applied by policy-holders to purchase paid- up additions and annuities .....	35,750 79
Surrender values paid .....	97,376 70
Surrender values applied to pay running premiums..	6,904 07
Surrender values applied to purchase paid-up insur- ance and annuities .....	93,133 59
(Total paid policy-holders, \$2,128,419.82.)	
Paid stockholders for interest or dividends (amount declared during the year, \$10,000.00) .....	\$10,000 00
Commissions and bonuses to agents (less commission received on re-insurances), new, policies, \$469,418.54; renewal policies, \$235,776.83; single premium poli- cies, \$1,424.06; on annuities, \$2,171.9 .....	708,791 22
U. S. Int. Rev. war tax .....	1,453 70
Salaries and allowances for agencies, including man- agers, agents and clerks .....	55,094 90
Salaries and all other compensation (officers, \$42,492.51; home employees, \$78,146.02) .....	120,638 53
Medical examiners' fees .....	55,511 00
Taxes on new premiums and renewal premiums, \$63,552.16; on reserves, \$983.33 .....	64,535 49
Taxes on real estate, \$8,644.28; on other investments, \$1,411.45 .....	10,055 73
Insurance department fees and agents' licenses .....	13,596 82
Repairs and expenses (other than taxes) on real es- tate .....	13,378 10
Rent (including \$5,000.00 for company's use of own buildings) .....	28,052 01
Advertising, \$5,799.16: printing and stationery, \$27,596.52; postage, \$7,600.67 .....	40,996 35
Legal expenses, \$20,396.77; for furniture, etc., \$3,637.21.	24,033 98
Losses by depreciation home office property .....	19,671 89
All other items, viz.: Accounts charged to profit and loss .....	23,107 30
General expense, \$37,109.10; traveling expense, \$13,861.22; mortgage investment expense, \$209,215.08..	260,185 40
(Total miscellaneous expenses, \$1,449,101.42.)	
Total disbursements .....	\$3,577,521 24
Balance .....	\$25,301,374 73

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$460,612 09
Mortgage loans on real estate, first liens .....	20,538,620 16
Loans made to policy-holders on this company's poli- cies assigned as collateral .....	2,466,240 49
Premium notes on policies in force, of which \$181,968.00 is for first year's premiums .....	1,046,693 98
Book value bonds, excluding interest .....	163,912 41
Cash in company's office, \$370.83; deposited in bank, \$425,297.51 .....	426,263 34

First Nat'l Bank, Cincinnati .....	\$264,853 97	
Ohio Valley, Cincinnati .....	158,416 22	
Hanover Nat'l, N. Y. ....	1,217 84	
Germania Nat'l, New Orleans .....	352 06	
Tradesman Nat'l, Philadelphia .....	457 42	
Bills receivable, \$29,559.59; agents' debit balances.		
\$177,433.74 .....		\$206,993 33
Total .....	\$25,309,340 80	
Agents' credit balances .....	7,966 07	
Total net ledger assets .....		\$25,301,374 73

## NON-LEDGER ASSETS.

Interest due, \$56,919.97, and accrued, \$631,882.18, on mortgages .....	\$688,802 15	
Interest accrued on bonds and stocks .....	800 00	
Interest accrued on premium notes, loans and liens .....	29,362 21	
Interest due, \$8,333.76, and accrued, \$90,652.35, on other assets .....	96,986 11	
Rents due, \$5,619.64, and accrued, \$660.85, on company's property or lease .....	6,280 49	
		\$822,170 96
Market value of bonds and stocks over book value .....		13,887 59

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Dec. 31....	\$172,968 85	\$165,543 21	
Gross deferred premiums on policies outstanding Dec. 31 .....	28,352 17	78,186 66	
Totals .....	\$201,321 02	\$243,729 87	
Deduct cost of collection, 45 per cent. on "new," 6 per cent. on "renewals" .....	90,594 46	14,623 79	
Net amount of uncollected and deferred premiums .....	\$110,726 56	\$229,106 08	339,832 64
Gross single premiums uncollected .....		\$9,571 12	
Deduct cost of collection, 5 per cent. ....		478 56	
			9,092 56
Gross assets .....			\$26,486,358 48

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$177,433 74	
Bills receivable, unsecured .....	29,559 59	
Commissions payable to agents on premium notes when paid .....	131,389 53	
Depreciation in ledger assets to bring same to market value: Real estate .....	46,061 20	
Total . . . . .		384,444 06
Total admitted assets .....		\$26,101,914 42

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$222,213 26	
Same for reversionary additions .....	1,378 53	
Same for annuities (including those in reduction of premiums) .....	1,781 42	
Total .....	\$225,373 21	
Deduct net value of risks of this company re-insured in other solvent companies .....	1,918 40	
Net reserve .....		\$22,345,481 00
Present value of amounts not yet due on matured installment policies (face, \$40,000.00) .....		26,783 00
Matured endowments due and unpaid .....	\$1,600 00	
Death losses in process of adjustment or adjusted and not due .....	8,614 00	
Death losses which have been reported and no proofs received .....	120,072 00	
Death losses and other policy claims resisted by the company, not yet outlawed .....	59,948 00	
Gross policy claims .....	\$190,234 00	
Deduct due from solvent companies for re-insurance. ....	60,000 00	
Net policy claims .....		130,234 00
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....		11,109 51
Premiums paid in advance .....		104,956 78
Liabilities on policy holders' account .....		\$22,615,564 29
Gross divisible surplus .....	\$3,386,350 13	
Capital stock paid up .....	100,000 00	
		3,486,350 13
Total .....		\$26,101,914 42

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	66,717	\$121,691,927	5,543	\$9,498,959
New policies issued .....	14,016	27,593,346	1,360	2,482,560
Old policies revived .....	322	646,150	25	76,195
Totals .....	81,055	\$149,931,423	6,928	\$12,057,714
Deduct policies ceased to be in force:				
By death .....	505	\$910,297	48	\$65,474
By maturity .....	124	255,000	277	387,665
By surrender .....	407	978,226	40	127,466
By lapse .....	4,690	8,202,471	262	440,200
By change and decrease .....	212	1,141,213	20	117,685
By not being taken .....	2,167	5,718,721	300	660,066
Total terminated .....	8,167	\$17,206,028	952	\$1,798,556
Outstanding end of year .....	72,888	\$132,725,395	5,976	\$10,259,158
Policies re-insured .....	194	2,434,257	9	176,500

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVER- SIONARY ADDITIONS	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year .....	1,808	\$4,787,900	\$178,699	74,068	\$136,157,485
New policies issued .....	788	2,226,250		16,164	32,302,156
Old policies revived .....	6	7,500		353	729,845
Additions by dividends .....			57,470		57,470
<b>Totals .....</b>	<b>2,602</b>	<b>\$7,021,650</b>	<b>\$236,169</b>	<b>90,585</b>	<b>\$169,246,956</b>
Deduct policies cease dto be in force .....					
Reversionary annuities canceled .....			\$15,785		\$15,785
By death .....	9	\$9,500		562	985,271
By maturity .....				401	642,665
By expiry .....	133	247,250		133	247,250
By surrender .....	8	43,200		455	1,148,992
By lapse .....	226	603,400		5,097	9,246,071
By change and decrease .....	26	128,500		258	1,387,398
By not being taken .....	147	374,000		2,762	6,752,787
<b>Total terminated .....</b>	<b>549</b>	<b>\$1,405,850</b>	<b>\$15,785</b>	<b>9,668</b>	<b>\$20,426,219</b>
Outstanding end of year .....	2,053	\$5,615,800	\$220,384	80,917	\$148,820,737
Policies re-insured .....	251	2,811,400		454	5,422,157

State here the face value corresponding to the present value entered in item 5 ("By death") above, \$40,000 face: \$26,783 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 14,509; amount, \$18,157,588.

The annuities in force December 31st, last ensuing, were in number 66, representing in annual payments, \$18,079.89.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, all premiums payable in cash, but custom is to accept short time notes in settlement of either 1st year or renewal premiums.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual with capital stock.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. Only profits on stock policies, in addition to interest on capital.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	1,483	\$2,642,861
Policies issued during the year .....	298	667,865
Total .....	1,781	\$3,210,226
Ceased to be in force during the year .....	87	159,000
Losses and claims unpaid December 31 of previous year.....	- 1	\$1,000
Losses and claims incurred during the year .....	2	2,933
Total .....	3	\$3,933
Losses and claims settled during the year, in cash and by compromise .....	3	3,933

Premiums collected or secured, without any deduction for losses, dividends, commissions, or other expenses, \$93,364.70.

## UNION MUTUAL LIFE INSURANCE COMPANY,

*Portland, Maine.*

[Incorporated July 17, 1848; commenced business October 1, 1849.]

President, FRED E. RICHARDS.  
Secretary, J. FRANK LANG.Vice President, ARTHUR L. BATES.  
Home Office, 396 CONGRESS ST.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 1, 1897.

Amount of net ledger assets December 31 of previous  
year ..... \$7,528,779 82

## INCOME DURING YEAR.

First year's premiums less \$628.90 for first year's reinsurance .....	\$299,874 12
Renewal premiums less \$1,068.60 for renewal reinsurance .....	1,213,346 36
Dividends applied by policy-holders to pay running premiums, renewals.....	16,585 01
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	24,675 41
Surrender values applied to pay running premiums, renewals .....	6,923 58
Surrender values applied to purchase paid-up insurance and annuities .....	13,766 77

Total premium income .....	\$1,575,176 25
Rents from Co.'s property, including \$5,000.00 for Co.'s use of own buildings .....	\$21,273 58
Interest on loans on mortgages of real estate .....	69,630 89
Interest on collateral loans, including premium notes, loans or liens .....	43,060 05
Interest on bonds and dividends on stocks .....	170,116 96
Interest on other debts due the company, and on deposits in banks .....	5,649 89
Discount on claims paid in advance, \$1,337.41; interest on deferred premiums, \$214.49 .....	1,551 90

Total rents and interest .....	\$11,283 27
Profit on sale or maturity of securities.....	68,391 98
From other sources, viz.: Collateral loan which had been charged to profit and loss.....	5,030 51

Total income during the year ..... \$1,959,882 01

Sum of both amounts ..... \$9,488,661 83

## DISBURSEMENTS DURING YEAR.

For death claims, \$606,678.19; additions, \$7,767.81 .....	\$613,446 00
Matured and discounted endowments, \$121,524.13; additions, \$9,273.24 .....	130,797 37
Installment death claims .....	2,820 00

Total net amount actually paid for losses and matured and discounted endowments.....	\$747,063 37
Paid to annuitants .....	1,311 34
Short time notes .....	14,535 70
Collateral loan on policy notes, voided by lapse.....	809 50



Dividends paid policy-holders.....	\$13,683 05
Dividends applied by policy-holders to pay running premiums .....	16,585 01
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	24,675 41
Surrender values paid .....	67,782 41
Surrender values applied to pay running premiums..	6,928 58
Surrender values applied to purchase paid-up insurance and annuities .....	13,766 77
(Total paid policy-holders, \$907,141.14.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$18,915.49; renewal policies, \$79,598.37 .....	265,513 86
Communiting renewal commissions .....	1,462 58
Salaries and allowances for agencies, including managers, agents and clerks .....	118,863 86
Salaries and all other compensation (officers, \$28,000.00; home office employees, \$40,154.11).....	68,154 11
Medical examiners' fees .....	34,563 25
Taxes on new premiums, \$4,754.78; renewal premiums, \$15,629.62; on reserves, \$2,527.55; municipal licenses, \$3,173.17 .....	26,085 12
Taxes on real estate .....	10,397 26
Insurance department fees and agents' licenses.....	6,738 34
Repairs and expenses (other than taxes) on real estate .....	7,149 47
Rent (including \$5,000.00 for Co.'s use of own buildings) .....	20,656 12
Advertising, \$7,436.11; printing and stationery, \$17,723.95; postage, \$6,229.20 .....	31,389 26
Legal expenses, \$7,262.59; for furniture, etc., \$2,150.90	9,418 49
All other items, viz.: Miscellaneous expenses, \$11,262.04; travelling expenses, \$1,207.98; revenue account, \$6,691.71 .....	19,161 73
(Total miscellaneous expenses, \$619,548.45.)	
<b>Total disbursements .....</b>	<b>\$1,526,689 59</b>
<b>Balance .....</b>	<b>\$7,961,972 24</b>

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$1,184,741 98
Mortgage loans on real estate, first liens .....	1,272,791 43
Loans secured by pledge of bonds, stocks, or other collateral .....	633,671 94
Loans made to policy-holders on this company's policies assigned as collateral .....	18,519 96
Premium notes on policies including \$2,082.43, short time notes taken in settlement of premiums, in force .....	179,633 43
Book value stocks .....	4,589,282 78
Cash in company's office, \$592.74; deposited in bank, \$47,760.39 .....	48,353 13
Bills receivable, \$13,560.99; agents' debit balances, \$20,576.83 (net) .....	34,127 82
Cash in transit Dec. 31, 1900 (since received) .....	849 77
<b>Total net ledger assets .....</b>	<b>\$7,961,972 24</b>

## NON-LEDGER ASSETS.

Interest due, \$6,919.07 and accrued, \$22,251.42 on mortgages .....	\$29,170 49
Interest accrued on bonds and stocks.....	27,660 86
Interest due, \$1,852.05 and accrued, \$2,631.56 on collateral loans .....	4,483 61
Interest due, \$2,766.91 and accrued, \$2,569.00 on premium notes, loans or liens .....	5,335 91
Interest due, \$461.09 and accrued, \$646.69 on other assets .....	1,107 78
Rents accrued on company's property or lease.....	475 90
<b>Market value of bonds and stocks over book value .....</b>	<b>\$68,234 55</b>
	<b>203,660 00</b>

	New business.	Renewals.	
Gross premiums unreported on policies outstanding December 31 .....	\$36,944 34	\$37,948 70	
Gross deferred premiums on policies out- standing December 31 .....	40,794 85	93,770 89	
Totals .....	\$127,739 19	\$181,719 59	
Deduct cost of collection, 20 per cent. on "new," 20 per cent. on "renewals" .....	25,547 84	36,343 92	
Net amount of uncollected and de- ferred premiums .....	\$102,191 35	\$145,375 67	\$247,567 02
Other items: Forborne premiums to be deducted in set- tlement of policy claims included in liabilities .....			604 19
Gross assets .....			\$8,482,038 00

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$4,422 02	
Bills receivable, unsecured, and interest .....	14,012 08	
Premiums more than three months past due after period of grace .....	5,363 10	
Total . . . . .		23,797 20
Total admitted assets .....		\$8,458,240 80

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$7,579,391 00	
Same for reversionary additions .....	183,860 00	
Same for annuities (including those in reduction of premiums) .....	6,377 00	
Total .....	\$7,769,628 00	
Deduct net value of risks of this company re-insured in other solvent companies .....	3,468 00	
Net reserve .....		\$7,766,170 00
Present value of amounts not yet due on matured in- stallment policies (face, \$32,497.27) .....		24,952 00
Matured endowments due and unpaid .....	\$12,719 49	
Death losses in process of adjustment or adjusted and not due .....	42,227 84	
Death losses which have been reported and no proofs received .....	43,780 09	
Net policy claims .....		98,727 42
Unpaid dividends or other profits due policy holders, in- cluding those contingent on payment of outstanding and deferred premiums .....	4,072 51	
Premiums paid in advance .....	1,038 83	
Any other liability, viz.: Unpaid bills, \$1,000.00; con- tingent reserve, \$37.00 .....		1,037 00
Liabilities on policy holders' account .....		\$7,895,997 76
Gross divisible surplus .....		562,243 04
Total .....		\$8,458,240 80

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year .....	19,722	\$29,251,434	7,017	\$10,982,505 00
New policies issued .....	5,885	8,128,959	1,868	2,366,508 00
Old policies revived .....	48	67,000	9	9,500 00
Old changed and increased .....	23	39,500	52	30,770 25
Totals .....	25,688	\$37,486,893	8,946	\$13,389,283 25
Deduct ceased:				
By death .....	233	\$376,590	73	\$162,120 00
By maturity and discount .....			112	122,337 07
By surrender .....	181	296,040	101	163,590 00
By lapse .....	1,866	2,454,944	392	443,777 00
By change and decrease .....	16	81,272	22	52,601 18
By not being taken .....	740	1,300,658	286	404,750 00
	3,126	\$4,509,504	986	\$1,349,175 25
By pol's transf'd to Me. and Mass. N. F. law extensions .....	293	419,432	72	119,767 00
Total terminated .....	3,419	\$4,928,936	1,058	\$1,468,942 25
Outstanding end of year .....	22,269	\$32,557,957	7,888	\$11,920,341 00
Policies reinsured .....	1	\$5,000		

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	3,051	\$5,221,700	\$599,180 85	29,790	\$46,054,819 85
New policies issued .....	194	449,750	.....	7,957	10,945,217 00
Old policies revived .....	4	7,000	215 31	61	83,715 31
Old changed and decreased.....	2	2,000	90,609 04	77	162,879 29
	3,251	\$5,680,450	\$690,005 20	37,885	\$57,246,631 45
Add pol's transf'd to Me. and Mass. N. F. law extensions....	384	570,199	.....	384	570,199 00
Totals .....	3,635	\$6,250,649	\$690,005 20	38,269	\$57,816,830 45
Deduct ceased:					
By death .....	26	\$54,000	\$7,741 54	332	\$600,451 54
By maturity, and discount .....	.....	.....	9,711 84	112	132,048 91
By exlry .....	450	816,372	.....	450	816,372 00
By surrender .....	5	10,000	11,268 23	287	480,898 23
By lapse .....	100	177,500	287 15	2,448	3,076,508 15
By change and decrease .....	39	59,500	17,718 67	77	211,091 85
By not being taken .....	14	32,000	.....	1,040	1,737,408 00
	634	\$1,149,372	\$46,727 43	4,746	\$7,064,778 68
By pol's transf'd to Me. and Mass. N. F. law extensions..	19	31,000	.....	384	570,199 00
Total terminated .....	653	\$1,180,372	\$46,727 43	5,130	\$7,624,977 68
Outstanding end of year.....	2,982	\$5,070,277	\$643,277 77	33,139	\$50,191,852 77
Policies reinsured .....	15	\$110,000	.....	16	\$115,000 00

State here the face value corresponding to the present value entered ("By death") above, \$6,927.27.

Paid-up insurance (including return premium and reversionary additions), No. of policies, 2,237; amount, \$1,903,133.43.

The annuities in force December 31st last ensuing were in number 9, representing in annual payments, \$1,311.34.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes, except for those policies included in contingent reserve.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? Answer. On first year's premiums, nothing; on renewal premiums, usually about 40 per cent. on business secured prior to January, 1877.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	206	\$270,405 44
Policies issued during the year.....	29	51,912 33
Total .....	235	\$322,317 82
Ceased to be in force during the year.....	19	25,987 71
Policies in force Dec. 31, last.....	216	\$296,330 11
Losses and claims incurred during the year.....	6	\$3,338 78
Losses and claims settled during the year, in cash and by compromise .....	5	2,964 68

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses, cash, \$9,718.66.

## UNITED STATES LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated February, 1850; commenced business March, 1850.]

President, GEO. H. BURFORD. 1st Vice Pres., GEO. G. WILLIAMS.  
 Secretary, A. WHEELWRIGHT. 2d Vice Pres., C. P. FRALEIGH.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, April 1, 1892.

## CAPITAL STOCK.

Amount of capital stock authorized, \$440,000.00; sub-	
scribed for .....	\$440,000 00
Amount of capital stock paid up in cash.....	440,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$7,522,734 60

## INCOME DURING YEAR.

First year's premiums less interest in-		
cluded in deferred premiums, \$9.04 and	\$182,937 45	
\$1,218.47 for first year's reinsurance..		
Renewal premiums less interest included		
in deferred premiums, \$5,786.19 and	995,611 02	
\$7,698.02 for renewal reinsurance.....		
Dividends applied by policy-holders to		
pay running premiums, first year pre-	8,005 89	
mium, \$2,062.05; renewals, \$5,953.84.....		
Dividends applied by policy-holders to		
purchase paid-up additions and annu-	2,944 00	
ties .....		
Surrender values applied to purchase		
paid-up insurance and annuities .....	81,615 08	
Consideration for annuities (other than		
matured installment policies) .....	110,636 00	
Total premium income .....		\$1,331,749 44
Rents from Co.'s property .....	\$34,847 59	
Interest on loans on mortgages of real		
estate .....	250,002 47	
Interest on collateral loans, including		
premium notes, loans or liens.....	25,623 35	
Interest on bonds and dividends on		
stocks .....	71,135 39	
Interest on other debts due the company,		
and on deposits in banks.....	1,644 22	
Interest on deferred premiums .....	5,795 23	
Total rents and interest .....		389,048 25
Profit on sale or maturity of securities .....		6,919 22
From other sources, viz.: Profit and loss		
(sale of safes, etc.) .....		215 79
Total income during the year .....		\$1,727,932 70
Sum of both amounts .....		\$9,250,667 30

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## DISBURSEMENTS DURING YEAR.

For death claims, \$507,499.08; additions, \$5,429.37 .....	\$512,928 45
Matured endowments, \$69,097.00; additions, \$761.00 .....	69,858 00
Installment death claims .....	24,588 34
Total .....	\$607,374 79
Deduct amount received from other companies for claims on policies of this company reinsured .....	5,000 00
Total net amount actually paid for losses and matured endowments .....	\$602,374 79
Paid to annuitants .....	17,922 07
Premium notes, voided by lapse, less \$1,890.03; restored by revival .....	10,931 93
Dividends paid policy-holders less \$22.20; received for dividends on reinsurances .....	77,794 43
Dividends applied by policy-holders to pay running premiums .....	8,005 89
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	2,944 00
Received on surrendered re-insurances .....	122,213 63
Surrender values applied to purchase paid-up insurance and annuities .....	31,615 08
(Total paid policy-holders, \$873,801.82.)	
Paid stockholders for interest (amount declared during the year, \$30,800.00) .....	30,800 00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$106,485.95; renewal policies, \$72,515.55; on annuities, \$5,653.17....	184,654 67
Salaries and allowances for agencies, including managers, agents and clerks .....	94,312 47
Salaries and all other compensation (officers, \$36,700.00; home office employees, \$30,693.33) .....	67,393 33
Medical examiners' fees .....	20,701 13
Taxes on new premiums, \$2,591.27; renewal premiums, \$7,820.24; on reserves, \$1,418.56; municipal licenses, \$1,154.86; Internal revenue, \$3,245.06. ....	16,229 99
Taxes on real estate .....	8,798 58
Insurance department fees and agents' licenses. ....	3,297 58
Repairs and expenses (other than taxes on real estate) .....	11,581 53
Rent .....	33,395 62
Advertising, \$17,876.07; printing and stationery, \$4,939.77; postage, etc., \$7,842.27 .....	30,658 11
Legal expenses, \$16,554.87; for furniture, etc., \$20,857.98 .....	37,412 85
Losses on sale or maturity of securities .....	2,962 55
All other items, viz.: Directors' fees, \$5,270.00; travelling expenses, \$542.02; profit and loss (ledger balance), \$912.58 .....	6,724 60
(Total miscellaneous expenses, \$548,913.01.)	
Total disbursements .....	\$1,422,714 83
Balance .....	\$7,827,952 47

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$599,016 08
Mortgage loans on real estate, first liens. ....	4,969,430 00
Loans secured by pledge of bonds, stocks, or other collateral .....	9,145 58
Loans made to policy-holders on this company's policies assigned as collateral .....	424,873 80
Premium notes on policies in force, of which \$12,691.00 is for first year's premiums. ....	132,888 73
Book value bonds, excluding interest, \$1,362,866.40; stocks, \$60,359.37 .....	1,423,225 77
Cash in company's office, \$1,426.53; deposited in bank, \$265,172.52 .....	266,599 05
New York State Banking Co., Syracuse, N. Y. ....	\$500 00
Importers & Traders Nat. Bk., N. Y. ....	264,672 52
Notes receivable, \$3,610.00; agents' debit balances, \$9,163.46, secured .....	12,773 46

Total net ledger assets ..... \$7,827,952 47

## NON-LEDGER ASSETS.

Interest due, \$5,581.93 and accrued, \$46,574.25 on mortgages .....	\$52,156 18	
Interest accrued on bonds and stocks .....	18,195 04	
Interest accrued on collateral loans .....	190 06	
Interest due, \$3,713.31 and accrued, \$16,099.32 on premium notes, loans or liens .....	19,812 63	
Interest accrued on other assets .....	296 31	
		<b>\$90,650 22</b>
Market value of real estate over book value .....	\$53,583 92	
Market value of bonds and stocks over book value....	220,273 82	
		<b>273,857 74</b>

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$61,930 58	\$99,401 19	
Gross deferred premiums on policies outstanding December 31 .....	113 02	59,904 66	
Totals .....	\$62,043 60	\$159,305 85	
Deduct cost of collection, 50 per cent. on "new," 6 per cent. on "renewals".....	31,021 80	9,176 53	
Net amount of uncollected and deferred premiums .....	\$31,021 80	\$150,129 32	<b>181,151 12</b>
Total admitted assets .....			<b><u>\$8,373,611 55</u></b>

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900.....	\$7,306,428 00	
Same for reversionary additions .....	112,132 00	
Same for annuities (including those in reduction of premiums) .....	244,308 00	
Total .....	\$7,662,863 00	
Deduct net value of risks of this company reinsured in other solvent companies .....	51,928 00	
Net reserve .....		<b>\$7,610,935 00</b>
Present value of amounts not yet due on matured installment policies (face, \$45,000.00) .....		<b>30,165 00</b>
Matured endowments due and unpaid .....	\$1,427 00	
Death losses in process of adjustment or adjusted and not due .....	23,393 33	
Death losses which have been reported and no proofs received .....	54,735 00	
Death losses and other policy claims resisted by the company, not yet outlawed .....	5,000 00	
Net policy claims .....		<b>84,555 33</b>
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums .....		<b>5,822 26</b>
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc. due or accrued .....		<b>1,658 21</b>
Premiums paid in advance .....		<b>6,488 41</b>
Surrender values claimable on policies cancelled whose reserves are not included in item 1 .....		<b>1,272 00</b>



Any other liability, viz.: Cost of collection of part premium notes . . . . .	\$8,985 40
Liabilities on policy holders' account . . . . .	\$7,749,881 61
Gross divisible surplus . . . . .	\$183,729 94
Capital stock paid up . . . . .	440,000 00
	623,729 94
Total . . . . .	\$8,373,611 55

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year . . . . .	11,934	\$23,435,498	1,947	\$3,749,965
New policies issued . . . . .	2,340	4,772,245	620	982,990
Old policies revived . . . . .	45	81,000	6	20,000
Old changed and increased . . . . .	25	59,500	11	22,000
Totals . . . . .	14,344	\$28,348,243	2,584	\$4,775,955
Deduct ceased:				
By death . . . . .	230	\$411,810	20	\$24,435
By maturity . . . . .			40	64,860
By surrender . . . . .	169	411,500	23	58,270
By lapse . . . . .	828	1,699,400	131	292,700
By change and decrease . . . . .	12	87,500	8	40,500
By not being taken . . . . .	392	818,500	116	191,000
Total terminated . . . . .	1,631	\$3,428,710	338	\$671,765
Outstanding end of year . . . . .	12,713	\$24,919,533	2,246	\$4,103,190

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	ALL OTHER POLICIES		RETURN PREMIUMS AND REVERSIONARY ADDITIONS.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	4,379	\$11,995,263	\$175,201	18,260	\$39,355,927
New policies issued.....	490	1,379,408		3,450	7,134,644
Old policies revived.....	43	135,500		94	236,500
Old changed and increased.....	5	20,500		41	102,000
Totals.....	4,917	\$13,530,672	\$175,201	21,845	\$46,829,071
Deduct ceased:					
By death.....	36	\$137,500	\$5,429	236	\$579,174
By maturity.....			761	40	65,621
By expiry.....	348	915,800		348	915,800
By surrender.....	13	75,000	2,668	205	547,438
By lapse.....	419	1,194,000	2,241	1,378	3,188,341
By change and decrease.....	18	51,500		38	179,500
By not being taken.....	69	167,075		577	1,176,575
Total terminated.....	903	\$2,540,875	\$11,099	2,872	\$6,652,449
Outstanding end of year.....	4,014	\$10,989,797	\$164,102	18,973	\$40,176,622
Policies reinsured.....				37	\$282,875

Paid-up insurance (including return premium and reversionary additions, No. of policies, 3,236. Amount, \$4,301,932.

The annuities in force December 31st last ensuing were in number 37, representing in annual payments, \$25,848.23.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? No contract stipulation; at option of company only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Mutual: all profits belong to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. No profit: stock-holders may receive interest not to exceed 7 per cent. per annum.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount.
Policies in force December 31 of previous year.....	75	\$219,760
Policies issued during the year.....	8	12,000
Total .....	83	\$231,760
Ceased to be in force during the year.....	12	69,000
Policies in force Dec. 31, last .....	71	\$162,760
Losses and claims incurred during the year.....	2	\$11,000
Losses and claims settled during the year, in cash, \$4,000.00; by compromise, \$7,000.00 .....	2	11,000

Premiums collected or secured without any deduction for losses, dividends, commissions, or other expenses: Cash, \$3,112.20.

## WASHINGTON LIFE INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated January, 1860; commenced business February 2, 1860.]

President, W. A. BREWER, JR. 1st Vice Pres., E. S. FRENCH.  
 Secretary, GRAHAM H. BREWER. 2d Vice Pres., CYRUS MUNN.  
 Home Office, 141 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, August 31, 1864.

## CAPITAL STOCK.

Amount of capital stock authorized, \$125,000.00; sub-	
scribed for .....	\$125,000 00
Amount of capital stock paid up in cash.....	125,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$15,186,653 08

## INCOME DURING YEAR.

First year's premiums less interest in-	
cluded in deferred premiums and for	
first year's reinsurance .....	\$478,858 48
Renewal premiums less interest included	
in deferred premiums and for renewal	
reinsurance .....	1,663,119 05
Dividends applied by policy-holders to	
pay running premiums, first year pre-	
miums and renewals .....	75,674 37
Dividends applied by policy-holders to	
purchase paid-up additions and annu-	
ties .....	126,457 00
Surrender values applied to purchase	
paid-up insurance and annuities.....	84,079 77
Consideration for annuities (other than	
matured installment policies) .....	60,628 78
Total premium income.....	\$2,488,817 45
Rents from Co.'s property, including	
\$53,900.00 for Co.'s use of own buildings	
Interest on loans on mortgages of real	
estate .....	\$277,836 12
Interest on collateral loans, including	
premium notes, loans or liens .....	385,500 22
Interest on bonds and dividends on	
stocks .....	67,362 11
Interest on other debts due the com-	
pany, and on deposits in banks.....	28,053 54
Discount on claims paid in advance....	4,143 95
	6,921 62
Total rents and interest .....	769,817 46
Profit on sale or maturity of securities.....	1,860 83
Total income during the year .....	\$3,260,495 74
Sum of both amounts .....	\$18,447,148 82

## DISBURSEMENTS DURING YEAR.

For death claims, \$915,114.00; additions, \$26,618.84 .....	\$941,732 84
Matured endowments, \$519,882.00; addi- tions, \$34,256.28 .....	554,138 28
Total net amount actually paid for losses and matured endowments .....	\$1,495,871 12
Paid to annuitants .....	27,925 43
Return premiums .....	3,388 87
Dividends applied by policy-holders to pay running premiums .....	75,674 37
Dividends applied by policy-holders to purchase paid- up additions and annuities .....	126,457 00
Surrender values paid .....	100,320 41
Surrender values applied to purchase paid-up insur- ance and annuities .....	84,079 77
(Total paid policy-holders, \$1,913,716.97.)	
Paid stockholders for interest or dividends (amount declared during the year, \$8,750.00) .....	8,750 00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$261,466.71; renewal policies, \$103,485.41; on annuities, \$2,934.52..	367,886 64
Commuting renewal commissions .....	54,310 52
Salaries and allowances for agencies, including man- agers, agents and clerks .....	141,551 81
Salaries and all other compensation (officers and home office employees) .....	115,723 13
Medical examiners' fees, \$40,624.93; inspection of risks, \$26,764.91 .....	67,389 84
Taxes on premiums, \$17,765.34; on franchise, \$85.00; on reserves, \$2,696.90; municipal licenses, \$7,660.80; Internal revenue, \$11,214.71 .....	39,422 75
Taxes on real estate .....	38,941 58
Insurance department fees and agents' licenses .....	2,593 87
Repairs and expenses (other than taxes) on real es- tate .....	50,888 66
Rent (including \$53,900.00 for Co.'s use of own build- ings) .....	76,965 90
Advertising, \$6,877.76; printing and stationery, \$12,164.36; postage and exchange, \$13,160.26 .....	32,202 38
All other items, viz.: Interest, \$5,174.54; office ex- penses, \$19,212.85; profit and loss, \$315.97 .....	24,703 36
Total disbursements .....	\$2,935,047 41
Balance .....	\$15,512,101 41

## LEDGER ASSETS.

Book value real estate, unincumbered and incum- bered .....	\$5,471,170 72
Mortgage loans on real estate, first liens and other than first .....	7,688,200 00
Loans made to policy-holders on this company's poli- cies assigned as collateral .....	1,142,154 60
Book value bonds and stocks excluding interest .....	683,013 08
Cash in company's office, \$51,954.99; deposited in bank, \$441,667.00 .....	493,621 99
Chatham National .....	\$35,872 74
Bank of America .....	37,381 09
U. S. Trust Co. ....	34,784 29
U. S. Mortgage & Trust Co. ....	116,921 14
Morton Trust Co. ....	116,527 95
Trust Co. of N. Y. ....	100,179 79
Agents' debit balances .....	25,055 00
Office furniture .....	8,886 02
Total net ledger assets .....	\$15,512,101 41

## NON-LEDGER ASSETS.

Interest due, \$15,000.00 and accrued, \$73,960.44 on mortgages .....	\$38,960 44	
Interest accrued on bonds and stocks .....	3,195 84	
Interest due, \$7,801.69 and accrued, \$16,076.70 on collateral loans .....	23,878 39	
Interest accrued on other assets .....	8,298 67	
Rents due, \$382.00 and accrued, \$10,262.50 on company's property or lease .....	11,124 50	
		\$135,457 84
Market value of bonds and stocks over book value .....		241,079 28

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31 .....	\$91,959 63	\$66,056 03	
Gross deferred premiums on policies outstanding Dec. 31 .....	49,409 62	176,763 73	
Totals .....	\$141,369 25	\$242,819 76	
Deduct cost of collection, 54.6 per cent. on "new," 6 per cent. on "renewals" .....	77,187 61	14,569 19	
Net amount of uncollected and deferred premiums .....	\$64,181 64	\$228,250 57	292,432 21
Gross assets .....			\$16,181,070 74

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$3,886 02	
Agents' debit balances, not secured by bonds .....	25,055 00	
Depreciation in ledger assets to bring same to market value: Stocks .....	2,696 25	
Total .....		36,637 27
Total admitted assets .....		\$16,144,433 47

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900 .....	\$14,517,539 00	
Same for reversionary additions .....	532,418 00	
Same for annuities (including those in reduction of premiums) .....	205,064 00	
Net reserve .....		\$15,255,021 00
Matured endowments due and unpaid .....	\$27,397 85	
Death losses in process of adjustment or adjusted and not due .....	45,355 80	
Death losses which have been reported and no proofs received .....	54,053 90	
Net policy claims .....		126,807 55
Premiums paid in advance .....		7,720 48
Liabilities on policy holders' account .....		\$15,389,549 03
Gross divisible surplus .....	\$754,884 44	
Capital stock paid up .....	125,000 00	
		879,884 44
Total .....		\$16,144,433 47

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	19,263	\$39,255,335	9,206	\$17,846,534
New policies issued .....	4,833	12,640,765	1,786	3,458,106
Old policies revived .....	323	834,680	156	362,659
Totals .....	24,419	\$52,730,780	11,148	\$21,167,299
Deduct policies ceased to be in force:				
By death .....	304	\$677,557	102	\$248,530
By maturity (endowment) .....			244	476,211
By discount (endowment) .....			50	107,963
By surrender .....	311	559,148	152	305,506
By lapse .....	2,332	6,353,781	725	1,321,102
Not taken .....	793	2,555,593	445	986,948
Total .....	3,740	\$10,146,079	1,718	\$3,446,310
Net numbers and amounts in force at the end of the year .....	20,679	\$42,584,701	9,430	\$17,720,989

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	TOTAL NOS AND AMOUNTS.		ANNUITIES.	REVERSIONARY ADDITIONS.
	No.	Amount.	No.	Amount.
Policies and additions in force at the end of the previous year .....	65	\$796,703	28,534	\$57,398,572
New policies issued .....	8		6,627	16,098,871
Old policies revived .....		7,028	479	1,204,367
Additions by dividends .....		163,701		163,701
Totals .....	73	\$967,432	35,640	\$74,865,511
Deduct policies ceased to be in force:				
By death .....	3	\$32,635	409	\$958,772
By maturity (endowment) .....		32,174	244	508,385
By discount (endowment) .....		2,674	50	110,673
By surrender .....		112,511	463	977,165
By lapse .....		2,569	3,057	7,677,452
Not taken .....		6,870	1,238	3,549,411
Total terminated .....	3	\$189,433	5,461	\$13,781,822
Net Nos. and amounts in force at the end of the year .....	70	\$777,999	30,179	\$61,083,689

The annuities in force December 31st last were in number 70, representing in annual payments, \$31, 703.53.

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table? Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve? Answer. Yes.

If so, what amount therefor has been included in liabilities and where? Answer. Amount not known but included in valuation by N. Y. Ins. Dept.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies? None.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? Answer. Stock Company.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital? Answer. 7 per cent. on capital stock.

Does any officer, director or trustee receive any commission on the business of the company? Answer. No.

## BUSINESS IN WISCONSIN DURING THE YEAR.

	No.	Amount
Policies in force December 31 of previous year .....	1,605	\$2,130,777
Policies issued during the year .....	211	310,533
Total .....	1,816	\$2,441,315
Ceased to be in force during the year .....	288	454,758
Policies in force Dec. 31, last .....	1,528	\$1,986,557
Losses and claims incurred during the year .....	17	\$32,914 20
Losses and claims settled during the year, in cash .....	16	32,347 90

Premiums collected or secured, without any deduction for losses, dividends, commissions, or other expenses. Cash, \$73,770.09.





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# **Stipulated Premium Life Insurance Companies.**

**Company Statements for the Year Ending December  
31, 1900.**

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## AMERICAN LIFE AND INVESTMENT COMPANY,

*Madison, Wisconsin.*

[Incorporated on stipulated premium plan April 20, 1901; commenced business on stipulated premium plan April 20, 1901; commenced business as assessment life association April 2, 1900.]

President, JOHN W. GROVES.

1st Vice-President, J. F. KOCH.

Secretary, JUDGE A. G. ZIMMERMAN.

2d Vice-President, JOHN W. BROWN.

Manager, H. G. COLE.

Home Office, WISCONSIN BLDG.

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums .....	\$2,593 56	
Deposited by incorporators in Berlin National Bank..	1,600 00	
Total income during the year.....		\$4,093 56

## DISBURSEMENTS DURING YEAR.

Commissions and bonuses to agents (less commission received on re-insurances), new policies.....	\$2,092 65	
Medical examiners' fees and inspection of risks.....	104 00	
Insurance department fees and agents' licenses.....	44 00	
Printing, stationery and postage .....	111 50	
Legal expenses .....	17 04	
All other items, viz.: Miscellaneous expenses .....	117 95	
Total disbursements .....		\$2,487 14
Balance .....		\$1,606 42

## LEDGER ASSETS.

Certified check in Berlin National Bank, on deposit in Wisconsin Insurance department to guarantee prompt payment of losses .....	\$1,500 00	
Bills receivable .....	106 42	
Total net ledger assets .....		\$1,606 42

## NON-LEDGER ASSETS.

Net amount of uncollected and deferred premiums not over due.....	\$122 92	
Supplies in stock .....	200 00	
Total admitted assets.....		\$1,929 34

## NON-LEDGER LIABILITIES (NONE).

\*Name changed from American Annuity Assur. Ass'n and location changed from Berlin.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	No.	Amount.
Policies or certificates written or increased during the calendar year .....	552	\$404,150 00
Deduct cancelled and not taken .....	482	351,900 00
Total policies or certificates in force last December 31 (end of year) .....	*70	\$52,250 00

## MISCELLANEOUS QUESTIONS.

Has the company made the deposit with the treasurer of its home state, required by the provisions of Sec. 2, Ch. 270, Laws of 1899, of Wisconsin? Not yet due.

Does the company provide for the payment of surrender values in cash, paid up or extended insurance? Yes.

Is the amount of reserve computed and to be set apart for such values plainly stated in the policies issued? Yes.

Is the expense element of the premium a fixed amount and stated in the policies issued? Yes, \$5.00 per \$1,000.00.

Does the company keep individual accounts with its policy holders? Yes.

What is the maximum and minimum amount of the policies or certificates issued on any one life? \$500.00 to \$3,000.00 life policies. No limit fixed for investment contracts.

Is any part of the mortuary or reserve funds, or premiums, used for the purpose of paying any expenses? The amount that can be used for expenses is absolutely limited and fixed at \$5.00 per each \$1,000.00 of insurance per year. The expense loading is stated on the face of every policy issued and no more can be used. On some forms of insurance we write, the expense loading is less than \$5.00 per \$1,000 but cannot be more.

Are the officers and directors elected by the members? Yes.

Are notices of election sent to members? Yes, published four weeks prior to meeting.

Are proxies contained in the applications? No.

Are there any members or persons having any proprietary or preferred interest in the company; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes, for all forms of life policies; only certificates of good health required for endowment investment contracts.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the company the ability to pay its claims in full? Yes.

\*All written on full reserve rates. All business not on legal reserve basis has been cancelled.

# NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY,

*Madison, Wisconsin.*

[Incorporated on stipulated premium plan July 23, 1899; commenced business on stipulated premium plan Oct. 13, 1899. Incorporated as assessment life association Jan. 13, 1881; commenced business as assessment life association Jan. 1, 1882.]

President, C. R. BOARDMAN.  
Secretary, F. J. BARBER.

Vice-President, C. B. WELTON.  
Home Office, 21 E. MAIN ST.

Amount of net ledger assets December 31 of previous  
year ..... \$114,085 64

## INCOME DURING YEAR.

First year's premiums less interest included in deferred premiums and for first year's reinsurance .....	\$164,981 87	
Renewal premiums less interest included in deferred premiums and for renewal reinsurance .....	10,610 43	
<b>Total premium income .....</b>	<b>\$175,592 30</b>	
Subsequent year's assessments: Expense, mortality, \$115,571.39 .....	\$28,892.35;	144,464 24
Interest on loans on mortgages of real estate .....	\$4,322 02	
Interest on collateral loans, including premium notes, loans or liens.....	123 58	
<b>Total rents and interest .....</b>	<b>4,445 00</b>	
<b>Total income during the year.....</b>		<b>\$324,502 14</b>
<b>Sum of both amounts .....</b>		<b>\$438,587 78</b>

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$166,500 00	
Premiums returned .....	1,704 00	
Disability, sick or accident benefits ....	750 00	
<b>Total net amount actually paid for losses and matured endowments and return premiums..</b>	<b>\$168,954 00</b>	
(Total paid policy-holders, \$168,954.00.)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies.....	\$6,811 21	
Salaries and allowances for agencies, including managers, agents and clerks.....	4,965 81	
Salaries and all other compensation (officers, \$3,262.48; home office employees, \$2,128.22) .....	5,790 70	
Medical examiners' fees.....	760 00	
Insurance department fees and agents' licenses.....	688 68	
Rent .....	1,558 00	
Printing and stationery, \$1,429.02; postage, \$1,240.07..	2,669 09	
Legal expenses, \$504.63; for furniture, \$63.30.....	567 93	
All other items, viz.: Revenue stamps, \$253.56; miscellaneous expenses, \$1,110.43 .....	1,333 93	
(Total miscellaneous expenses, \$24,775.35.)		
<b>Total disbursements .....</b>		<b>\$193,729 35</b>
<b>Balance .....</b>		<b>\$244,858 43</b>

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$2,675 53	
Mortgage loans on real estate, first liens.....	79,100 00	
Loans made to policy-holders on this company's policies assigned as collateral .....	146,447 88	
Premium notes on policies in force, for first year's premiums .....	146 82	
Cash deposited in bank .....	11,834 70	
Capital City Bank, Madison, Wis. ....		
Agents' debit balances .....	4,653 50	
Total net ledger assets .....		\$244,858 43

## NON-LEDGER ASSETS.

Interest due, \$1,380.21 and accrued, \$1,345.79 on mortgages .....	\$2,726 00	
Interest accrued on premium notes, loans or liens....	1,000 00	
		\$3,726 00
Market value of real estate over book value.....		324 47
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item of liabilities. ....		20,000 00
Total admitted assets .....		\$268,908 90

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding stipulated policies in force on the 31st day of December, 1900.....		\$26,604 38.
Death losses in process of adjustment or adjusted and not due .....	\$21,700 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	7,000 00	
Net policy claims .....		28,700 00
Liabilities on policy holders' account.....		\$55,304 38
Total .....		\$268,908 90

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WIS. DURING YEAR.	
	Assessm't life plan.		Assessm't life plan.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	6,325	\$10,743,500	6,012	\$10,443,100
Deduct decreased or ceased to be in force during year .....	1,701	3,064,500	.....	.....
Total policies or certificates in force last December 31 (end of year).....	4,624	\$7,679,000	.....	.....
Losses and claims unpaid December 31 (beginning of year).....	22	\$40,500	22	\$40,500
Losses and claims incurred during the calendar year .....	85	143,500	84	142,500
Total .....	107	\$184,000	106	\$183,000
Losses and claims paid, scaled down and compromised during the year.....	91	.....	.....	159,500
Losses and claims outstanding unpaid last December 31 (end of year).....	16	\$24,500	15	\$23,500
Premiums \$175,592.30, assessments \$144,464.24 collected during year .....	.....	\$144,464 24	6	\$144,173 98

## EXHIBIT OF CERTIFICATES OR POLICIES—Continued.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WIS. DURING YEAR.	
	Stipulated premium plan.		Stipulated premium plan.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	1,503	\$943,300	820	\$609,000
Policies or certificates written or increased during the calendar year .....	1,626	2,229,950	1,223	2,017,250
Total .....	3,129	\$3,273,250	2,043	\$2,626,250
Deduct decreased or ceased to be in force during year .....	803	540,150	324	250,050
Total policies or certificates in force last December 31 (end of year).....	2,326	\$2,733,100	1,719	\$2,376,200
Losses and claims unpaid December 31 (beginning of year) .....	2	\$2,000	1	\$1,000
Losses and claims incurred during the calendar year .....	13	9,200	7	6,700
Total .....	15	\$11,200	8	\$7,700
Losses and claims paid, scaled down and compromised during the year.....	11	7,000	4	3,500
Losses and claims outstanding unpaid last December 31 (end of year).....	4	\$4,200	4	\$4,200
Premiums \$175,592.30, assessments \$144,464.24 collected during year .....	.....	\$175,592 30	.....	\$172,064 70

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.	
	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	1,220	\$566,000	.....	.....	283	\$377,300
New policies issued .....	514	270,500	8	\$8,000	101	52,200
Old changed and increased.....	1,003	1,899,250	.....	.....	.....	.....
Totals .....	2,737	\$2,735,750	8	\$8,000	384	\$429,500
Deduct ceased:						
By death .....	13	\$9,200	.....	.....	.....	.....
By surrender .....	12	3,000	.....	.....	.....	.....
By lapse .....	598	109,450	.....	.....	165	\$295,500
By not being taken .....	6	9,500	.....	.....	9	9,500
Total terminated .....	629	\$131,150	.....	.....	174	\$305,000
Outstanding end of year.....	2,108	\$2,604,600	8	\$8,000	210	\$124,500

## EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ASSESSMENT LIFE POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year.....	6,325	\$10,743,500	7,828	\$11,686,800
New policies issued .....	.....	.....	623	330,700
Old changed and increased.....	.....	.....	1,003	1,899,250
Totals .....	6,325	\$10,743,500	9,454	\$13,916,750
Deduct ceased:				
By death .....	85	\$143,500	98	\$152,700
By surrender .....	22	33,000	34	36,000
By lapse .....	591	678,000	1,354	1,082,950
By change and decrease .....	1,003	2,210,000	1,003	2,210,000
By not being taken .....	.....	.....	15	19,000
Total terminated .....	1,701	3,064,500	2,504	\$3,500,650
Outstanding end of year .....	4,624	\$7,679,000	6,950	\$10,416,100



## MISCELLANEOUS QUESTIONS.

Has the company made the deposit with the treasurer of its home state, required by the provisions of Sec. 2, Ch. 270, Laws of 1899, of Wisconsin? Yes.

What was the amount of such deposits December 31st, 1900? \$25,000.00.

Were the funds accumulated from the payments made by policy holders or members, not insured on the stipulated premium plan, used in making such deposits? No.

Does the company provide for the payment of surrender values in cash, paid up or extended insurance? Yes.

Is the amount of reserve computed and to be set apart for such values plainly stated in the policies issued? Yes.

Is the expense element of the premium a fixed amount and stated in the policies issued? No.

Does the company keep individual accounts with its policy holders, not insured on the stipulated premium plan? No.

What is the maximum and minimum amount of the policies or certificates issued on any one life? \$500.00 to \$5,000.00.

Is any part of the mortuary or reserve funds, assessments or premiums, used for the purpose of paying any expenses? Yes, 20 per cent. of premiums and assessments for expenses after initial year.

What was the expected mortality during the past year, or mean amount of insurance in force, according to the actuaries' table of mortality? 10.60.

Are the officers and directors elected by the members? Directors by members; officers by directors.

Are notices of election sent to members? Yes, January 10th of each year, by mail.

Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the company; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the company paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.

**\*NORTHWESTERN NATIONAL LIFE INSURANCE  
COMPANY OF MINNEAPOLIS,**

*Minneapolis, Minnesota.*

[Incorporated, 1885; commenced business, 1880.]

President, W. F. BECHTEL. 1st Vice-President, DR. J. F. FORCE.  
Secretary, G. F. GETTY. 2d Vice-President, WALLACE CAMPBELL.  
Home Office, COR. NICOLLET AVE. AND FIFTH ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Oct., 1891, and May 4, 1900.  
Licensed under stipulated premium life law March 25, 1901.

**CAPITAL STOCK.**

Amount of net ledger assets December 31 of previous  
year ..... **\$355,052 01**

**INCOME DURING YEAR.**

First year's premiums, less interest included in deferred premiums, \$213,396.88; and \$69,206.77 for 1st year's re-insurance .....	\$282,603 65
Renewal premiums, less interest included in deferred premiums, \$430,373.04; and \$1,522,590.46† for renewal re-insurance .....	1,952,963 50
Dividends applied by policy holders to pay running premiums; renewals.....	1,674 18
<b>Total premium income .....</b>	<b>\$2,237,241 33</b>
Medical examiners' fees paid by applicant.....	9,045 14
Rents from company's property .....	\$752 75
Interest on loans on mortgages of real estate .....	10,730 96
Interest on bonds and dividends on stocks .....	700 00
Interest on other debts due the company, and on deposits in banks .....	2,850 18
<b>Total rents and interest .....</b>	<b>15,033 89</b>
Furniture .....	1,036 95
From other sources, viz.: Express moneys refunded, \$44.85; by change of policies, \$33.16; profit and loss, "Scandia Bank," \$12.49 .....	90 50
<b>Total income during the year.....</b>	<b>\$2,262,446 81</b>
<b>Sum of both amounts.....</b>	<b>\$2,617,498 82</b>

\*Combined statements of the Northwestern Life Association and the National Mutual Life Association as of Dec. 31st, 1900. Consolidation perfected Feb. 21st, 1901.

†This item consists of that portion of single premiums earned by the company, and reloaned to the policy holders and secured by the reserve carried on such policies.

## DISBURSEMENTS DURING YEAR.

For death claims, \$357,761.79; additions, \$7,274.01 .....	\$364,975 80
Disability, sick or accident benefits .....	1,064 24
Total net amount actually paid for losses.....	\$366,040 04
Advance and rejected payments returned.....	3,266 58
Dividends applied by policy-holders to pay running premiums .....	1,674 18
Surrender values paid .....	8,664 43
(Total paid policy-holders, \$379,635.23.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$108,744.35; renewal policies, \$2,970.66 .....	111,715 00
Salaries and allowances for agencies, including man- agers, agents and clerks .....	44,470 21
Salaries and all other compensation (officers, \$25,466.66; home office employees, \$15,472.01.....	40,938 67
Medical examiners' fees .....	9,843 76
Taxes on premiums, \$2,161.23; on franchise, \$25.00.....	2,126 23
Taxes on real estate and on other investments.....	2,357 52
Insurance department fees and agents' licenses.....	3,788 26
Rent .....	3,599 50
Advertising and printing and stationery, \$8,772.54; postage, \$4,294.17 .....	13,066 71
Legal expenses, \$3,334.84; for furniture, etc., \$700.00....	4,034 84
All other items, viz.: Commissions paid collectors, \$11,496.48; revenue stamps, \$5,001.42; miscellaneous expenses, \$5,271.74; traveling expenses, \$12,433.59; paid medical directors, \$580.00; agents' account charged off, \$2,238.45; Res. expense, \$25.60 .....	37,047 28
Total disbursements .....	\$652,623 31
Balance .....	\$1,964,875 51

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$25,463 92
Mortgage loans on real estate, first liens, \$210,697.62; other than first, \$500.00 .....	211,197 62
Loans secured by pledge of bonds, stocks or other collateral .....	797 10
Loans made to policy-holders on this company's pol- icies assigned as collateral .....	1,522,590 46
Premium notes on policies in force .....	15,648 27
Book value bonds, excluding interest, \$4,606.58; stocks, \$22,609.77 .....	27,216 35
Cash in company's office, \$6,294.10; deposited in bank, \$123,535.47 .....	129,819 57
Agents' debit balances .....	25,815 78
Personal debts, less \$2; furniture, \$6,240.77; sundry items, \$217.99 .....	6,994 61
Total .....	\$1,965,543 68
Agents' credit balances, \$661.58; all other, \$16.59.....	668 17
Total net ledger assets .....	\$1,964,875 51

## NON-LEDGER ASSETS.

Interest due, \$1,804.63, and accrued, \$3,668.86, on mort- gages .....	\$5,473 49
Interest due on bonds and stocks .....	420 00
Interest accrued on other assets .....	293 37
Rents due on company's property or lease .....	50 00
Net amount of uncollected and deferred premiums .....	\$6,336 86
Gross assets .....	115,907 35
	\$2,087,119 72

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$6,240 77
Agents' debit balances, not secured by bond .....	1,406 72
Depreciation in ledger assets to bring same to market value: Real estate, \$5,200.00; stocks, \$1,100.00 ..	6,300 00
<b>Total . . . . .</b>	<b>\$13,947 49</b>
<b>Total admitted assets.....</b>	<b>\$2,073,172 23</b>

## NON-LEDGER LIABILITIES.

Net present value of all outstanding stipulated premium policies in force on the 31st day of December, 1900 .....	\$1,457,452 00
Estimated reserve on policies not yet valued .....	94,661 60
<b>Net reserve . . . . .</b>	<b>\$1,552,113 60</b>
Death losses in process of adjustment or adjusted and not due .....	\$25,000 00
Death losses which have been reported and no proofs received .....	53,207 68
Death losses and other policy claims resisted by the company, not yet outlawed .....	9,212 27
<b>Net policy claims.....</b>	<b>87,419 95</b>
<b>Liabilities on policy holders' account.....</b>	<b>\$1,639,533 55</b>
<b>Gross divisible surplus.....</b>	<b>433,638 68</b>
<b>Total . . . . .</b>	<b>\$2,073,172 23</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	Stipulated premium plan.	
	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	17,449	\$25,109,991
Policies or certificates written or increased during the calendar year .....	11,630	18,134,424
<b>Total . . . . .</b>	<b>29,079</b>	<b>\$43,244,415</b>
Deduct decreased or ceased to be in force during year .....	6,356	10,318,780
<b>Total policies or certificates in force last December 31 (end of year) .....</b>	<b>22,723</b>	<b>\$32,925,635</b>
<b>Losses and claims unpaid December 31 (beginning of year)....</b>	<b>40</b>	<b>\$68,700</b>
<b>Losses and claims incurred during the calendar year .....</b>	<b>225</b>	<b>389,300</b>
<b>Total . . . . .</b>	<b>265</b>	<b>\$458,500</b>
<b>Losses and claims paid, scaled down and compromised during the year .....</b>	<b>191</b>	<b>364,594</b>
<b>Losses and claims outstanding unpaid last December 31 (end of year) .....</b>	<b>74</b>	<b>\$93,906</b>
<b>Premiums collected during year .....</b>		<b>\$624,700 68</b>

## WISCONSIN BUSINESS.

	No.	Amount.
In force Dec. 31 (beginning of year) .....	1,987	\$2,482,850
Written or increase during year .....	1,137	1,728,302
Total .....	3,124	\$4,211,152
Ceased during year .....	439	635,552
In force at end of year .....	2,685	\$3,575,600
Losses and claims unpaid Dec. 31st (beginning of year) .....	8	\$12,000
Losses and claims incurred during year .....	13	13,750
Total .....	21	\$25,750
Losses and claims paid during year .....	15	18,750
Losses and claims unpaid Dec. 31st, 1900 .....	6	\$7,000

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		TERM OR NATURAL PREMIUM POLICIES	
	No.	Amount.	No.	Amount.
At end of previous year .....	16,996	\$24,351,700	269	\$505,500
New policies issued .....	4,398	5,539,250	181	291,500
Old policies revived .....	31	47,250		
Old changed and increased .....	20	31,000		
Reinsured, other companies .....	5,293	8,230,000	517	710,500
Totals .....	26,738	\$38,199,200	967	\$1,507,500
Deduct ceased:				
By death .....	201	\$346,064	4	\$6,000
By maturity .....	77	107,800		
By surrender .....	3	2,500		
By lapse .....	5,017	7,182,188	474	780,000
By change and decrease .....	25	18,750		
By not being taken .....	108	175,500		
Total terminated .....	5,431	\$7,832,800	478	\$786,000
Outstanding end of year .....	21,307	\$30,366,400	489	\$721,500

## EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.
At end of previous year.....	184	\$252,791	17,449	\$25,109,991
New policies issued .....	332	629,924	4,911	6,460,674
Old policies revived .....			31	47,250
Old changed and increased .....			20	31,000
Reinsured other companies .....	858	\$1,861,020	6,668	\$10,801,520
Totals .....	1,374	\$2,743,735	29,079	\$42,450,435
Deduct ceased:				
By death .....	6	\$12,500	211	\$364,564
By maturity .....			77	107,800
By surrender .....	32	75,500	35	78,000
By lapse .....	409	\$18,000	5,900	8,780,186
By change and decrease .....			25	18,750
By not being taken .....			108	175,500
Total terminated .....	447	\$906,000		\$9,524,800
Outstanding end of year .....	927	\$1,837,735		\$32,925,635

## MISCELLANEOUS QUESTIONS.

Has the company made the deposit with the treasurer of its home state, required by the provisions of Sec. 2, Ch. 270, Laws of Wisconsin? No.

Does the company provide for the payment of surrender values in cash, paid up or extended insurance? Yes.

Is the amount of reserve computed and to be set apart for such values plainly stated in the policies issued? Yes.

Is the expense element of the premium a fixed amount and stated in the policies issued? Fixed.

What is the maximum and minimum amount of the policies or certificates issued on any one life? \$250.00 to \$10,000.00.

Is any part of the mortuary or reserve funds, assessments or premiums, used for the purpose of paying any expenses? No.

Are the officers and directors elected by the members? Yes.

Are notices of election sent to members? Yes, by mail.

Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the company; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the company paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.

## WISCONSIN LIFE INSURANCE COMPANY,

*Madison, Wisconsin.*

[Incorporated on stipulated premium plan July 15, 1899; commenced business on stipulated premium plan August 15, 1899. Incorporated as assessment life association April 24, 1896; commenced business as assessment life association April 25, 1896.]

President, R. B. ANDERSON.  
Secretary, S. A. BRANT.

Vice-President, L. M. FAY.  
Home Office, 24 E. MIFFLIN ST.

Amount of net ledger assets December 31 of previous  
year ..... \$60,626 54

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums and for first year's re-insurance .....	\$6,037 37	
Renewal premiums, less interest included in deferred premiums and for renewal re-insurance .....	26,277 14	
Surrender values applied to purchase paid-up insurance and annuities .....	174 78	
Total premium income .....		\$32,489 29
Interest on loans on mortgages of real estate .....	\$2,772 60	
Interest on collateral loans, including premium notes, loans or liens .....	91 01	
Total rents and interests .....		2,863 61
Total income during the year .....		\$35,352 90
Sum of both amounts .....		<u>\$95,979 44</u>

## DISBURSEMENTS DURING YEAR.

For death claims .....	\$4,122 00
Surrender values paid .....	1,578 48
Surrender values applied to purchase paid-up insurance and annuities .....	174 78
(Total paid policy-holders, \$5,875.26.)	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$2,555.31; renewal policies, \$112.55 .....	2,667 86
Salaries and allowances for agencies, including managers, agents and clerks .....	1,608 18
Salaries and all other compensation (officers, \$2,200.00; home office employees, \$1,424.00) .....	3,624 00
Medical examiners' fees .....	370 00
Insurance department fees and agents' licenses .....	486 66
Rent .....	550 00
Advertising and printing and stationery, \$389.58; postage, \$119.00 .....	508 58
Legal expenses .....	128 70
All other items, viz.: Traveling expense, express, bank exchange and miscellaneous expense .....	1,579 17
(Total miscellaneous expenses, \$11,523.15.)	
Total disbursements .....	<u>\$17,398 41</u>
Balance .....	<u>\$78,581 03</u>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens (including \$31,200.00 deposited with state treasurer of Wisconsin) .....	\$70,894 66	
Loans made to policy-holders on this company's policies assigned as collateral .....	2,219 90	
Cash in company's office, \$294.60; deposited in bank, \$1,330.93 .....	2,225 53	
Capital City Bank .....		
Funds in hand of treasurer .....	3,500 00	
Bills receivable, \$29.46; agents' debit balances, \$1,130.04 .....	1,159 50	
Total .....	\$79,989 59	
Agents' credit balances, \$841.84; all other, \$573.72.....	1,418 56	
Total net ledger assets.....		\$78,581 03

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,190 32	
Interest accrued on premiums notes, loans, or liens..	57 23	
		\$1,247 55
Other items: Furniture and fixtures, \$250.00; stationery, printed matter, etc., \$350.00.....	600 00	
Gross assets .....		\$80,428 58
DEDUCT ASSETS NOT ADMITTED.		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc. ....	\$800 00	
Agents' debit balances, not secured by bonds.....	238 18	
Bills receivable, unsecured .....	29 46	
Total .....		867 64
Total admitted assets.....		\$79,560 94

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding stipulated premium policies in force on the 31st day of December, 1900. ....	\$57,032 38	
Liabilities on policy holders' account.....	\$57,032 38	
Gross divisible surplus .....	22,528 56	
Total .....		\$79,560 94



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WIS. DURING YEAR.	
	Stipulated premium plan.		Stipulated premium plan.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	872	\$1,326,464	832	\$1,264,964
Policies or certificates written or increased during the calendar year.....	152	282,398	152	282,398
Total .....	1,024	\$1,608,862	984	\$1,547,363
Deduct decreased or ceased to be in force during year .....	213	292,000	189	255,000
Total policies or certificates in force last December 31 (end of year).....	811	\$1,316,862	795	\$1,292,362
Losses and claims secured during the calendar year .....	4	\$4,000	4	\$4,000
Losses and claims paid during the year....	4	4,000	4	4,000
Premiums collected during the year.....	.....	\$32,489 29	.....	\$31,911 67

## EXHIBIT OF POLICIES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	808	\$1,209,464	35	\$65,500
New policies issued .....	118	193,898	23	32,500
Totals .....	926	\$1,403,362	58	\$98,000
Deduct ceased:				
By death .....	3	\$3,000		
By expiry .....			2	3,000
By surrender .....	23	31,500		
By lapse .....	162	212,500	1	1,000
By not being taken .....	16	28,500	2	3,500
Total terminated .....	204	\$275,500	3	\$4,500
Outstanding end of year.....	722	\$1,127,862	55	\$93,500

## EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION	ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount,	No.	Amount.
At end of previous year.....	29	\$51,500	872	\$1,326,464
New policies issued .....	11	56,000	152	282,398
Totals .....	40	\$107,500	1,024	\$1,608,862
Deduct ceased:				
By death .....	1	\$1,000	4	\$4,000
By expiry .....	2	3,000	2	3,000
By surrender .....			23	31,500
By lapse .....	3	8,000	166	221,500
By not being taken .....			18	32,000
Total terminated .....	6	\$12,000	213	\$292,000
Outstanding end of year.....	34	\$95,000	811	\$1,316,862

Paid-up insurance (including return premium and reversionary additions), No. of policies, 6; amount, \$862.00.

## MISCELLANEOUS QUESTIONS.

Has the company made the deposit with the treasurer of its home state, required by the provisions of Sec. 2, Ch. 270, Laws of 1899, of Wisconsin? Yes.

What was the amount of such deposits December 31st, 1900? \$31,200.00. Were the funds accumulated from the payments made by policy-holders or members, not insured on the stipulated premium plan, used in making such deposits? No.

Does the company provide for the payment of surrender values in cash, paid up or extended insurance? Yes. Is the amount of reserve computed and to be set apart for such values plainly stated in the policies issued? Yes. Is the expense element of the premium a fixed amount and stated in the policies issued? Yes.

Does the company keep individual accounts with its policy-holders, not insured on the stipulated premium plan? Has no such policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Maximum, \$5,000; minimum, \$500.

Is any part of the mortuary or reserve funds, assessments or premiums, used for the purpose of paying any expenses? Yes, \$796.36 for taxes thereon and legal service to defend that fund.

What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? \$11,218.03.

Are the officers and directors elected by the members? Directors, yes; officers by directors annually. Are notices of election sent to members? No. Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the company paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.



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# **Suretyship Corporations.**

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**Annual Statements of Companies for the Year Ending  
December 31, 1900.**

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# **Suretyship Corporations.**

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**Annual Statements of Companies for the Year Ending  
December 31, 1900.**

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## AETNA INDEMNITY COMPANY,

*Hartford, Connecticut.*

[Incorporated March 15, 1897; commenced business May, 1897.]

President, FRANCIS T. MAXWELL.  
Secretary, E. S. PEGRAM.Vice-President, GEO. L. CHASE.  
Home Office, 650 MAIN ST.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, September, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; sub-	
scribed for .....	\$250,000 00
Amount of capital paid up in cash .....	250,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$290,640 44

## INCOME DURING YEAR.

	Fidelity and surety.	Plate glass.	
Gross premiums unpaid Dec. 31, last year paid .....	\$1,662 14	.....	
Gross premiums written and renewed dur- ing the year .....	88,899 90	\$54,830 64	
Total .....	\$90,562 04	\$54,830 64	
Deduct gross premiums now in course of collection .....	3,600 56	8,621 11	
Entire premiums collected during the year .....	\$86,961 48	\$46,209 53	
Deduct re-insurance, abatement, rebate and return premiums .....	10,896 84	2,099 46	
Net cash actually received for pre- miums .....	\$76,064 64	\$44,110 07	
			\$120,174 71
Interest on bonds and dividends on stocks .....		\$9,648 13	
Interest upon other debts due the company and on deposits in bank .....		274 35	
Total interest .....			9,922 48
Profit on sale or maturity of ledger assets during the year over book values .....			1,000 00
Total income during the year .....			\$131,097 19
Sum . . . . .			\$425,737 63

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	Plate glass.
Gross amount paid for claims, excepting weekly indemnity .....	\$20,306 12	\$23,636 17
Deduct re-insurances, salvages and recoveries on losses previously paid .....	4,844 33	454 09
Net paid policy-holders .....	\$15,461 79	\$23,182 08
		\$38,643 87
Commissions or brokerage to agents, less received on re-insurance .....		\$28,647 75
Salaries, traveling and all expenses of agents, and agencies not on commission account .....		21,549 88
Salaries and all other compensation of officers, \$8,000.00; and home office employees, \$4,492.69 .....		12,492 69
Taxes on premiums, \$1,290.56; taxes on property, \$133.88; insurance department fees and agents' licenses, \$1,496.08 .....		2,920 52
Rent .....		4,119 96
Legal expenses .....		2,047 82
Furniture and fixtures, \$184.50; advertising, \$578.28; printing and stationery, \$1,820.24 .....		2,583 02
All other items, viz.: Home office sundries, \$287.92; H. O. postage, \$1,237.60; H. O. travel, \$612.37; internal revenue, \$847.93 .....		2,985 82
Total miscellaneous expenses .....		77,347 46
Total disbursements .....		\$115,991 33
Balance .....		\$309,746 30

## LEDGER ASSETS.

Book value of bonds (excluding interest, \$280,905.50) and stocks, \$10,050.00 .....	\$290,955 50
Cash deposited in banks .....	17,576 55
United States Bank, Hartford .....	\$12,776 55
Bank of the Republic, N. Y. City .....	2,500 00
Illinois Trust Co., Chicago .....	500 00
H. S. Warner, manager .....	100 00
S. Crommel, manager .....	1,500 00
R. Hunt, manager .....	200 00
All other items, viz.: Non-resident stock tax account .....	1,214 25
Total net ledger assets .....	\$309,746 30

## NON-LEDGER ASSETS.

Interest due, \$2,157.50, and accrued, \$1,463.76, on bonds and stocks .....	\$3,621 26
Interest accrued on bank balance .....	43 33
Total outstanding interest .....	\$3,664 59
Market value of bonds and stock over book value .....	10,052 00



Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due.
Fidelity and surety..	\$2,688 46	\$487 90	\$2,200 56	\$912 10
Plate glass .....	7,916 95	2,375 09	5,541 86	704 16
	\$10,605 41	\$2,862 99	\$7,742 42	
Total net not over three months due .....				\$7,742 42
Total admitted assets .....				\$331,205 31

## NON-LEDGER LIABILITIES.

Fidelity and surety claims in process of adjustment ....	\$9,065 75
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Fidelity and surety premiums, \$77,125.30; unearned portion (50 per cent.) .....	\$38,562 65
Plate glass, premiums, \$44,983.44; unearned portion (50 per cent.) .....	22,491 22
Total one year or less .....	61,054 37
Salaries, rent, \$375.00, expenses, \$1,200.00, taxes, bills, \$350.00, accounts, fees, etc., due or accrued .....	1,925 00
All other liabilities, viz.: Premiums paid in advance ..	279 50
Total amount of all liabilities .....	\$72,324 62
Joint stock capital actually paid up in cash .....	\$250,000 00
Surplus beyond capital and other liabilities .....	8,880 69
	258,880 69
Total .... ..	\$331,205 31

## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$7,204,550 00	\$46,926 03
Written or renewed during the year .....	9,505,575 00	57,084 54
Total .....	\$16,710,125 00	\$104,010 57
Deduct expirations and cancellations .....	8,528,400 00	56,107 82
Net in force December 31, 1900 .....	\$8,181,725 00	\$47,902 75

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$6,036,437 83	\$22,301 69
Written or renewed during the year .....	9,217,715 00	31,815 36
Total .....	\$15,254,152 83	\$54,117 05
Deduct expirations and cancellations .....	7,402,628 65	24,894 50
Net in force December 31, 1900 .....	\$7,851,524 18	\$29,222 55

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,560,961 24	\$28,922 24
Written or renewed during the year .....	2,190,398 26	54,830 64
Total .....	\$3,751,359 50	\$83,752 88
Deduct expirations and cancellations .....	1,950,335 72	38,769 44
Net in force December 31, 1900 .....	<u>\$1,801,023 78</u>	<u>\$44,983 44</u>

## GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors, at par value .....	\$47,055 16
Dividends declared payable in stock from organization.....	37,900 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Fidelity ....	\$109,750 00	\$649 13	\$6 56	\$6 56	\$109,750 00
Surety .....	1,113,802 15	2,435 83	.....	.....	1,113,802 15
Plate glass .....	49,421 46	906 85	189 60	189 60	49,421 46
Aggregate .....	<u>\$1,272,973 61</u>	<u>\$3,991 81</u>	<u>\$196 16</u>	<u>\$191 16</u>	<u>\$1,272,973 61</u>

# AMERICAN BONDING & TRUST COMPANY OF BALTIMORE CITY,

*Baltimore, Maryland.*

[Incorporated April 6, 1894; commenced business January 16, 1895.]

President, JAS. BOND. 1st Vice-President, CHAS. A. WEBB.  
Secretary-Treas., SAM H. SHRIVER. 2d Vice-President, ERNST HOEN, JR.  
Home Office, EQUITABLE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 15, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized, \$4,000,000.00; sub-	
scribed for .....	\$1,000,000 00
Amount of capital paid up in cash .....	1,000,000 00
Amount of net ledger assets December 31 of previous	
year .....	\$1,519,604 24
Collateral deposits .....	29,637 83
Total .....	\$1,549,242 07
Ledger liabilities .....	53,932 41
Extended at .....	\$1,495,309 66

## INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid..	\$54,179 68	
Gross premiums written and renewed during year...	450,495 68	
Total .....	\$504,675 36	
Deduct gross premiums now in course of collection...	73,826 41	
Entire premiums collected during the year .....	\$430,848 95	
Deduct re-insurance, abatement, rebate and return		
premiums .....	49,338 76	
		\$381,510 19
Interest on loans on mortgages on real estate .....	\$7,701 90	
Interest on collateral loans .....	12,487 64	
Interest on bonds and dividends on stocks .....	32,221 41	
Interest upon other debts due the company and on		
deposits in bank .....	3,227 22	
Total interest .....		55,638 17
Profit on sale or maturity of ledger assets during the		
year over book values .....	\$20,597 27	
From inspection fees, exchange .....	1 65	
Income from all other sources, viz.: Trust income		
commissions, etc. ....	11,323 44	
		31,922 36
Total income during the year .....		\$469,070 72
Sum .....		\$1,964,380 38

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity .....	\$173,733 78	
Deduct re-insurances, salvages and recoveries on losses previously paid .....	90,034 08	
Net paid policy holders .....		\$83,699 70
Stockholders for interest or dividends .....	\$60,000 00	
Commissions or brokerage to agents, less received on re-insurance .....	80,560 90	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	29,272 63	
Salaries and all other compensation of officers and home employees .....	45,034 61	
Taxes on premiums, \$5,583.80; taxes on property, \$17,934.47; insurance department fees and agents' licenses, \$9,738.90; municipal licenses, \$640.01 .....	33,947 18	
Rent for company's use of building .....	7,292 92	
Legal expenses .....	17,473 42	
Furniture and fixtures, \$3,589.34; advertising, \$13,181.68; printing and stationery, \$7,954.58 .....	24,725 60	
Losses on ledger assets actually sold or matured, under book value .....	2,643 00	
All other items, viz.: Detection and arrest, \$1,898.16; postage, \$7,509.52; auditing Exp., \$3,217.04; traveling Exp., \$932.13; development expense, \$2,031.44; general Exp., \$2,773.41; Int. Rev. stamps, \$3,003.92; telephone and telegraph Exp., \$4,238.43; insurance, \$29.94 .....	25,633 99	
Total miscellaneous expenses .....		326,584 25
Total disbursements ..		410,283 95
Balance ..		\$1,554,096 43

## LEDGER ASSETS.

Book value of real estate .....	\$23,464 44	
Mortgage loans on real estate .....	150,561 86	
Loans secured by pledge of bonds, stocks, or other collaterals .....	271,785 61	
Book value of bonds and stocks (excluding interest) .....	929,990 62	
Cash in company's office, \$15,968.01; deposited in banks, \$68,147.38 .....	84,105 39	
Third Nat'l Bank, Baltimore, Md. ....	\$10,000 00	
Merchants Nat'l Bank, Baltimore, Md. ....	6,644 85	
Howard Nat'l Bank, Baltimore, Md. ....	31,502 53	
Maryland Trust Co., Baltimore, Md. ....	20,000 00	
Bills receivable .....	965 00	
Accounts receivable, secured .....	122,156 02	
Cash deposited in the state of Tennessee .....	25,000 00	
Total .....	\$1,608,028 84	
All credit items .....	53,932 41	
Total net ledger assets .....		\$1,554,096 43

## NON-LEDGER ASSETS.

Interest due, \$1,212.00, and accrued, \$1,686.90, on mortgages .....	\$2,898 90	
Interest due, \$4,220.46, and accrued, \$7,655.24, on bonds and stocks .....	11,875 70	
Interest due, \$99.45, and accrued, \$2,766.53, on collateral loans .....	2,865 98	
Total outstanding interest .....		\$17,640 58
Furniture and fixtures .....		1 00
Market value of bonds and stocks over book value .....		10,219 73
Gross premiums in course of collection, to-wit: Fidelity and surety, not over three months due, \$73,826.41; unpaid commission thereon, \$13,752.48; net premiums ..		60,073 93
Gross assets ..		\$1,642,031 67

**DEDUCT ASSETS NOT ADMITTED.**

Furniture, fixtures and safes .....	\$1 00
Bills receivable, unsecured .....	965 00
<b>Total . . . . .</b>	<b>\$966 00</b>
<b>Total admitted assets .....</b>	<b>\$1,641,065 67</b>

### NON-LEDGER LIABILITIES.

Fidelity and surety claims in process of adjustment....		\$24,803	47
Fidelity and surety premiums, \$42,816.60; unearned portion (50 per cent.) .....		210,408	30
For co-surety .....		3,143	25
Total amount of all liabilities .....		\$238,355	02
Joint stock capital actually paid up in cash .....	\$1,000,000	00	
Surplus beyond capital and other liabilities .....	402,710	65	
		1,402,710	65
Total .....		\$1,641,065	67

## RISKS AND PREMIUMS.

**SECRET.**

	Amount at risk.	Premiums thereon.
In force December 31, preceding year	\$70,917,892 49	\$331,173 88
Written or renewed during the year	97,990,845 20	450,495 68
Total	\$168,898,737 69	\$781,669 56
Deduct expirations and cancellations	71,912,347 11	355,863 73
Balance	\$96,986,390 58	\$425,805 73
Deduct re-insured policies		4,989 13
Net in force December 31, 1900	\$96,986,390 58	\$420,816 60

### GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$83,699 70
Total amount of the company's stock owned by the directors at par value .....	275,600 00
Dividends declared payable in stock from organization .....	None.
Total amount loaned to officers and directors .....	\$75,755 18
Loaned to stockholders, not officers .....	29,550 00
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries:	
In Virginia .....	25,000 00
In Ohio .....	35,000 00
In Alabama .....	50,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty of the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Surety .....	\$310,683 60	\$2,694 00	\$25 15	\$25 15	\$500,501 63

[Incorporated April 14, 1884; commenced business, April 15, 1884.]

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, November 1, 1884.

Amount of capital paid up in cash .....	<u>\$2,500,000 00</u>
Amount of net ledger assets December 31 of previous year . . . . .	\$4,942,932 44

	Fidelity.	Surety.	
Gross premiums unpaid Dec. 31st, last year paid .....	\$40,161 92	\$133,811 54	
Gross premiums written and renewed during year .....	569,149 44	627,980 57	
Total .....	\$609,311 36	\$761,792 11	
Deduct gross premiums now in course of collection .....	42,983 11	169,743 01	
Entire premiums collected during the year .....	\$566,328 25	\$592,049 10	
Deduct re-insurance, abatement, rebate and return premiums .....	48,388 12	123,022 84	
Net cash actually received for premiums .....	\$517,940 13	\$469,026 26	\$986,966 39
Rents from company's property .....		\$185,657 42	
Interest on collateral loans .....		18,314 82	
Interest on bonds and dividends on stocks .....		49,753 27	
Interest upon other debts due the company and on deposits in bank .....		10,959 33	
Total interest .....			264,684 84
Profit on sale or maturity of ledger assets during the year over book values .....		\$4,979 00	
Income from all other sources, viz.: Cash recovered from losses paid in previous years .....		98,439 85	
			103,418 85
Total income during the year .....			\$1,355,070 03
Sum .....			\$6,298,002 52

## DISBURSEMENTS DURING THE YEAR.

	Fidelity.	Surety.
Gross amount paid for claims excepting weekly indemnity .....	\$203,859 55	\$420,867 12
Deduct re-insurance, salvages and recoveries on losses previously paid .....	43,080 83	196,360 79
Net paid policy-holders .....	\$160,778 72	\$224,506 33
		\$385,285 05
Stockholders for interest or dividends .....	\$200,000 00	
Cost of adjustment and legal expenses in settlement of claims .....		12,873 34
Commissions or brokerage to agents, less received on re-insurance .....		55,165 35
Salaries, traveling and all expenses of agents and agencies not on commission account .....		184,614 09
Medical examiners' fees, inspections .....		3,933 18
Salaries and all other compensation of officers, \$39,916.66; and home office employees, \$140,446.53 .....		180,363 19
Taxes on premiums, \$13,158.74; taxes on real estate, \$47,265.37; insurance department fees, \$3,583.19; agents' licenses, \$1,649.50; internal revenue, \$5,667.29; interest, \$6,791.30 .....		78,115 39
Rent .....		35,650 37
Legal expenses, \$4,240.19; real estate repairs and expenses (other than taxes), \$73,424.51 .....		77,664 70
Furniture and fixtures, \$2,581.09; advertising, \$3,884.91; printing and stationery, \$18,375.10 .....		24,841 10
Losses on securities .....		5,680 62
All other items, viz.: Miscellaneous general expenses .....		36,573 30
Total miscellaneous expenses .....		895,454 63
Total disbursements .....		1,280,739 68
Balance .....		\$5,017,262 84

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$3,028,217 16
Mortgage loans on real estate, first liens, \$2,568.03; other than first liens, \$16,015.73 .....	18,583 76
Loans secured by pledge of bonds, stocks or other collaterals .....	644,211 57
Book value of bonds (excluding interest, \$493,460.35); and stocks, \$585,987.50 .....	1,079,447 85
Cash in company's office, \$4,187.41; deposited in banks, \$239,742.96 .....	263,930 37
Total .....	\$5,034,390 71
All credit items .....	17,127 87
Total net ledger assets .....	\$5,017,262 84

## NON-LEDGER ASSETS.

Interest due on bonds and stocks .....	\$2,815 00
Interest accrued on collateral loans .....	9,266 24
Rents due, \$10,173.17, and accrued, \$7,924.98, on company's property or lease .....	18,088 15
Total outstanding interest .....	\$30,179 39
Market value of bonds and stocks over book value .....	76,989 65

## Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sions thereon.	Net premiums.	More than three months due.
Fidelity .....	\$38,529 85	\$2,087 12	\$36,442 73	\$4,453 26
Surety .....	58,944 79	2,305 92	56,638 87	110,798 22
	\$97,474 64	\$4,393 04	\$93,081 60	

Total net not over three months due..... \$93,081 60

Total admitted assets ..... \$5,217,513 48

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own account (not out- lawed.)
Fidelity .....	\$95,237 68	\$20,800 34
Surety .....		175,578 15
Net amounts of unpaid claim account	\$95,237 68	\$196,378 49

Aggregate of unpaid claims and expenses..... \$291,616 17

Gross premiums upon all unexpired risks,  
running one year or less from date of  
policy:

Fidelity, premiums, \$504,103.02; unearned portion (50 per cent.), .....	\$252,051 51
Surety, premiums, \$515,240.84; unearned portion (50 per cent.) .....	257,620 42

Total one year or less ..... \$509,671 93

Gross premiums upon all unexpired risks,  
running more than one year from date  
of policy:

Surety, premiums, \$152,753.81; unearned premium, pro rata .....	\$82,579 74
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Total more than one year ..... 82,579 74

Total unearned premiums as computed above.... 592,251 67

Total amount of all liabilities ..... \$883,867 84

Joint-stock capital actually paid up in cash .....	\$2,500,000 00
Surplus beyond capital and other liabilities .....	1,833,645 64

4,333,645 64

Total . . . . . \$5,217,513 48



## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$115,894,512 00	\$527,994 06
Written or renewed during the year .....	132,985,816 00	569,149 44
Total .....	\$248,880,328 00	\$1,097,143 50
Deduct expirations and cancellations .....	137,659,133 00	593,040 48
Net in force December 31, 1900 .....	\$111,221,195 00	\$504,103 02

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$196,912,950 00	\$666,421 96
Written or renewed during the year .....	215,265,243 00	627,980 57
Total .....	\$412,178,193 00	\$1,294,402 53
Deduct expirations and cancellations .....	212,657,727 00	626,407 88
Net in force December 31, 1900 .....	\$199,520,466 00	\$667,994 65

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$10,861,231 17
Losses paid from organization to date .....	4,783,455 31
Total amount of cash dividends declared since the company commenced business .....	1,900,000 00
Losses incurred during the year .....	682,752 65
Total amount of the company's stock owned by the directors at par value .....	882,600 00
Dividends declared payable in stock from organization .....	None.
Total amount loaned to officers and directors .....	None.
Loaned to stockholders, not officers .....	None.
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries .....	\$195,330 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Fidelity .....	\$896,400 00	\$3,417 02	\$191 50	\$191 50	\$655,100 00
Surety .....	1,761,587 00	5,096 68	2,319 04	2,319 04	1,816,129 00
Aggregate .....	\$2,657,987 00	\$8,513 70	\$2,510 54	\$2,510 54	\$2,471,229 00

# CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA,

*Philadelphia, Pennsylvania.*

[Incorporated June 4, 1886; commenced business June 4, 1886.]

President, CHAS. M. SWAIN. 1st Vice-President, MICHAEL P. HERATY.  
Secretary, JAS. F. LYND. 2d Vice-President, JOS. A. SINN.  
Home Office, 927 and 929 CHESTNUT ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Dec. 6, 1895.

## CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for .....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets, December 31st of previous year .....	\$21,844,414 08
Increase in deposits during 1900 .....	316,613 01
Extended at . . . . .	\$3,161,027 09

## INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid..	\$30,541 71	
Gross premiums written and renewed during year....	248,276 18	
Total .....	\$268,817 89	
Deduct gross premiums now in course of collection...	16,014 18	
Entire premiums collected during the year.....	\$252,803 71	
Deduct re-insurance, abatement, rebate and return premiums .....	30,196 33	
Net cash actually received for premiums .....		\$226,607 38
Rents from company's property .....	\$13,593 45	
Interest on loans on mortgages on real estate .....	5,590 48	
Interest on collateral loans .....	67,660 75	
Interest on bonds and dividends on stocks .....	18,379 83	
Interest upon other debts due the company and on deposits in bank .....	7,975 39	
Total interest . . . . .		113,199 90
Income from all other sources, viz.: Safe deposit boxes, \$3,295.25; commission, \$2,011.63; registry, \$2,232.36 .....	\$7,539 24	
Return of war tax on undivided profits 1898 .....	348 00	
		7,887 24
. Total income during the year .....		\$343,694 52
Sum . . . . .		\$3,504,721 61

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for claims, surety losses.....	\$58,936 84	
Deduct reinsurances, salvages and recoveries on losses previously paid .....	16,355 63	
Net paid policy holders .....		\$42,581 21

Stockholders for interest or dividends.....	\$30,030 00
Commissions or brokerage to agents, less received on re-insurance .....	19,236 78
Salaries, travelling and all expenses of agents, and agencies not on commission account .....	58,857 82
Interest paid depositors .....	43,848 93
Salaries and all other compensation of officers, \$17,000.00; and home office employees, \$44,721.51 .....	61,721 51
Taxes on premiums, \$2,875.49; taxes on property, \$5,267.93; insurance department fees and agents' licenses, \$1,741.71; municipal licenses, \$748.33; tax on franchise, \$3,479.34; revenue tax, \$2,617.98 .....	16,730 78
Legal expenses, \$5,068.16; real estate repairs and general expenses (other than taxes), \$18,378.99 .....	23,447 15
Advertising, \$1,885.19; printing and stationery, \$4,085.58 .....	5,970 97
Losses on ledger assets actually sold or matured, under book value, \$150.00; depreciation in bonds and stocks, \$9,427.25 .....	9,577 25
All other items, viz.: Profit and loss .....	584 24
<b>Total miscellaneous expenses .....</b>	<b>\$270,005 43</b>
<b>Total disbursements . . . . .</b>	<b>\$312,586 64</b>
<b>Balance . . . . .</b>	<b>\$3,192,134 97</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$57,736.58; incumbered, \$483,870.38, less ground rent, \$4,600.00..	\$537,006 96
Mortgage loans on real estate, first liens .....	69,700 00
Loans secured by pledge of bonds, stocks, or other collaterals .....	1,329,597 24
Book value of bonds (excluding interest, \$338,175.50) and stocks, \$96,300.00 .....	434,475 50
Cash in company's office, \$111,316.80; deposited in banks, \$558,583.10 .....	669,899 90
Due from ledger account secured by mortgages, real estate and cash .....	138,333 77
All other items, viz.: Return premiums on \$165,000.00 fire ins. policies, \$6,255.00; furniture and fixtures, \$6,781.68; overdrafts, \$84.92 .....	13,121 60
<b>Total net ledger assets .....</b>	<b>\$3,192,134 97</b>

## NON-LEDGER ASSETS

Interest accrued on mortgages .....	\$1,608 00
Interest due, \$924.75 and accrued, \$5,620.25 on bonds and stocks .....	6,545 00
Interest due, \$7,075.00 and accrued, \$7,625.00 on collateral loans .....	14,700 00
Interest accrued on other assets .....	1,080 00
<b>Total outstanding interest .....</b>	<b>\$23,943 00</b>
Due from other companies for re-insurance on losses paid . . . . .	2,922 27
Approved market value of real estate over book value..	120,093 04
Market value of bonds and stocks over book value.....	3,315 00
Revenue stamps . . . . .	750 00
Due for renewals less commissions and re-insurance (not over three months due) .....	2,648 37

## Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due.
Fidelity and surety..	\$9,914 62	\$584 27	\$9,330 35	\$6,099 56
Total net not over three months due .....				\$9,330 35
Gross assets . . . . .				\$3,355,137 00
DEDUCT ASSETS NOT ADMITTED				
Furniture, fixtures and safes .....				6,781 68
Total admitted assets .....				\$3,348,355 32

## NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	In process of adjust- ment.	Known or estimated proof not filed.	Resisted by com- pany on its own ac- count (not outlawed.)
Fidelity and surety..	\$250 00	\$3,571 16	\$4,505 03	\$71,995 31
Deduct reinsurances due and accrued .....				17,795 00
Net amounts of unpaid claim ac- count .....	\$250 00	\$3,571 16	\$4,505 03	\$54,199 71
Aggregate of unpaid claims and expenses .....				\$62,525 90
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Fidelity and surety, premiums, \$235,400.04; unearned portion (50 per cent.) .....				\$117,700.02
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Fidelity and surety, premiums, \$18,598.06; unearned premium, pro rata .....				12,124 87
Total unearned premiums as computed above....				129,824 89
Expenses, taxes, bills, accounts, fees, etc., due or accrued				1,000 00
On premiums uncollected .....				26 00
All other liabilities, viz.: due depositors. \$2,383,629.97;				
Interest accrued thereon, \$110.75 .....				2,394,704 97
Total amount of all liabilities .....				\$2,588,081 76
Joint stock capital actually paid up in cash.....				\$500,000 00
Surplus beyond capital and other liabilities.....				260,273 56
				760,273 56
Total .....				\$3,348,355 32

## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$25,860,108 33	\$92,682,99
Written or renewed during the year.....	27,040,545 25	89,780 52
Total .....	\$52,900,653 58	\$182,473 51
Deduct expirations and cancellations .....	26,250,808 33	92,965 04
Balance .....	\$26,649,845 25	\$89,508 47
Deduct reinsured policies .....	0,000 00	310 00
Net in force December 31, 1900.....	\$26,649,845 25	\$89,198 47

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$41,140,812 16	\$158,015 06
Written or renewed during the year.....	40,358,761 71	158,496 66
Total .....	\$81,499,573 87	\$316,510 72
Deduct expirations and cancellations .....	35,877,583 82	139,462 04
Balance .....	\$45,621,990 05	\$177,048 68
Deduct reinsurance policies .....	1,871,293 10	12,249 06
Net in force December 31, 1900.....	\$43,750,696 95	\$164,799 63

## GENERAL INTERROGATORIES.

Surety and fidelity losses incurred during the year, net.....	\$87,322 72
Total amount of the company's stock owned by the directors, at par value .....	171,800 00
Dividends declared payable in stock from organization.....	None.
Total amount loaned to officers and directors .....	\$96,500 00
Loaned to stockholders, not officers .....	138,300 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Fidelity .....	\$339,600 00	\$909 58	\$632 35	\$882 35	\$337,800
Surety .....	323,219 25	1,028 23	*1,225 24	55 15	153,408
Aggregate .....	\$662,819 25	\$1,937 81	*\$592 89	\$937 50	\$490,708

\*Credit.

## FIDELITY AND DEPOSIT COMPANY OF MARYLAND,

*Baltimore, Maryland.*

[Incorporated February, 1890; commenced business June, 1890.]

President, E. WARFIELD. 1st Vice Pres., H. CRAWFORD BLACK.  
 Secretary, N. E. BUSLET. 2d Vice Pres., JOS. R. STONEBRADER.  
 Home Office, CHARLES & LEXINGTON STS.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, May 2, 1894.

## CAPITAL STOCK.

Amount of capital stock paid up in cash..... \$1,500,000 00  
 Amount of net ledger assets December 31 of previous  
 year . . . . . \$4,120,325 25

## INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid December 31, last year paid..	\$153,695 24
Gross premiums written and renewed during year....	1,135,321 65
Total .....	<u>\$1,289,016 89</u>
Deduct gross premiums now in course of collection..	127,013 89
Entire premiums collected during the year....	\$1,162,003 00
Deduct reinsurance, abatement, rebate and return premiums .....	<u>23,740 53</u>
Net cash actually received for premiums .....	<u>\$1,138,262 47</u>
Rents from company's property .....	\$38,453 32
Interest on bonds and dividends on stocks.....	<u>135,671 43</u>
Total interest .....	174,124 75
Income from all other sources, viz.: commissions safe deposit department .....	<u>73,743 53</u>
Total income during the year .....	<u>\$1,386,130 75</u>
Sum . . . . .	<u>\$5,506,456 00</u>

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for claims excepting weekly in- demnity .....	\$431,867 34
Deduct reinsurances, salvages and recoveries on losses previously paid .....	<u>60,607 48</u>
Net paid policy holders .....	<u>\$371,259 86</u>
Stockholders for interest or dividends.....	\$262,447 50
Commissions or brokerage to agents, less received on reinsurance .....	279,261 34
Medical examiners' inspections and adjusting .....	51,894 12
Salaries and all other compensation of officers and home office employees .....	<u>77,835 04</u>
Taxes on premiums, \$15,393.83; taxes on property, \$25,890.73; insurance department fees and agents' li- censes, \$9,999.20; municipal licenses, \$1,535.35.....	<u>52,319 11</u>

Rent .....	\$7,924 98
Legal expenses, \$18,799.72; real estate repairs and expenses (other than taxes), \$10,310.30 .....	29,110 02
Furniture and fixtures, \$3,650.39; advertising, \$4,734.97; printing and stationery, \$13,011.02 .....	21,396 38
All other items, viz.: postage, \$12,803.67; incidental and developments, \$50,943.42; revenue tax, \$5,318.85 .....	69,065 94
<b>Total miscellaneous expenses .....</b>	<b>\$851,254 43</b>
<b>Total disbursements .....</b>	<b>\$1,222,514 29</b>
<b>Balance .....</b>	<b>\$4,283,941 71</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$800,000 00
Book value of bonds (excluding interest, \$3,540,661.00) and stocks, \$23,696.00 .....	3,364,357 00
Cash in company's office, \$41,613.14; deposited in banks, \$277,971.57 .....	319,584 71
National Mechanic Bank .....	\$198,830 01
Hanover National Bank .....	79,141 56
<b>Total net ledger assets .....</b>	<b>\$4,283,941 71</b>

## NON-LEDGER ASSETS

Gross premiums in course of collection, to-wit: Fidelity and surety .....	\$127,013 89
Unpaid commission thereon .....	29,641 81
	<b>\$97,372 00</b>
<b>Total admitted assets .....</b>	<b>\$4,381,313 79</b>

## NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	In process of adjustment.	Known or estimated; proof not filed.	Resisted by company on its own account (not outlawed.)
Fidelity and surety..	\$4,479 89	\$25,872 94	\$19,254 87	\$106,555 39
Aggregate amount of unpaid claims and expenses				\$155,163 09
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety, \$1,300,496.78; unearned portion (50 per cent.) .....				650,248 39
<b>Total amount of all liabilities .....</b>				<b>\$805,411 48</b>
Joint stock capital actually paid up in cash .....				\$1,500,000 00
Surplus beyond capital and other liabilities .....				2,075,902 31
				<b>3,575,902 31</b>
<b>Total .....</b>				<b>\$4,381,313 79</b>

## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$147,636.875	\$723,874.11
Written or renewed during the year.....	208,062,041	825,035.18
Total .....	\$355,725,916	\$1,548,909.29
Deduct expirations and cancellations .....	181,117,006	835,436.05
Net in force December 31, 1900.....	<u>\$174,608,910</u>	<u>\$713,473.24</u>

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$66,537,000	\$500,504.55
Written or renewed during the year.....	40,984,824	310,286.47
Total .....	\$107,521,824	\$810,791.02
Deduct expirations and cancellations .....	20,328,950	223,767.48
Net in force December 31, 1900.....	<u>\$87,192,874</u>	<u>\$587,023.54</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$305,471.97
Total amount of the company's stock owned by the directors, at par value .....	407,550.00
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries .....	179,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Fidelity .....	\$3,734,600 00	\$13,953 17	\$1,372 94	\$1,542 94	\$3,050,105 00
Surety .....	705,150 00	5,741 48	4,171 66	4,171 66	1,640,850 00
Aggregate .....	<u>\$4,439,750 00</u>	<u>\$19,694 65</u>	<u>\$5,544 60</u>	<u>\$5,714 60</u>	<u>\$4,690,955 00</u>



## NATIONAL SURETY COMPANY,

*New York, N. Y.*

[Incorporated February 24, 1897; commenced business June 9, 1897.]

President, CHAS. A. DEAN. 1st Vice Pres., THOMAS F. GOODRICH.  
 Secretary, BALLARD McCALL. 2d Vice Pres., ALEX. GREIG.  
 Home Office, 346 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, June 8, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; sub-	
scribed for .....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets, December 31st of previous	
year .....	\$1,328,989 53

## INCOME DURING YEAR.

	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid	\$73,610 12	
Gross premiums written and renewed during year....	629,514 30	
Total .....	\$703,124 42	
Deduct gross premiums now in course of collection	49,996 02	
Entire premiums collected during the year....	\$653,128 40	
Deduct reinsurance, abatement, rebate and return		
premiums .....	94,381 62	
Net cash actually received for premiums.....		\$558,746 78
Interest on loans on mortgages on real estate.....	\$1,513 29	
Interest on collateral loans.....	1,173 26	
Interest on bonds and dividends on stocks .....	36,852 49	
Interest upon other debts due the company and on		
deposits in bank .....	1,049 29	
Total interest .....		40,588 33
Profit on sale or maturity of ledger assets during		
the year over book values .....	\$4,306 25	
Income from all other sources, viz.: Trust funds,		
\$49,429.98; suspense acct., \$4,333.86	53,763 84	
Miscellaneous income .....	135 15	
		58,205 24
Total income during the year.....		\$657,540 35
Sum. ....		\$1,986,529 88

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for claims excepting weekly in-		
demnity .....	\$147,632 62	
Deduct reinsurances, salvages and recoveries on		
losses previously paid .....	52,503 01	
Net paid policy-holders .....		\$95,129 61

Stockholders for interest or dividends.....	\$50,000 00	
Commissions or brokerage to agents, less received on reinsurance .....	43,918 32	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	72,384 32	
Compensation of resident vice presidents and consulting attorney's fees .....	15,299 87	
Salaries and all other compensation of officers, \$24,674.79; and home office employees, \$73,634.63 .....	98,309 42	
Taxes on premiums, \$5,259.23; taxes on property, \$5,372.69; insurance department fees and agents' licenses, \$5,541.86; municipal licenses, \$735.10; tax on franchise, \$882.97 .....	17,791 90	
Rent .....	10,008 28	
Legal expenses .....	29,657 84	
Printing and stationery .....	13,206 52	
All other items, viz.: Postage and express, \$14,109.05; telegrams and telephones, \$2,643.52; H. O. traveling expenses, \$5,432.57; Co. surety, \$1,786.87; inspection and loss expenses and sundries, \$52,882.66 .....	76,854 67	
Total miscellaneous expenses.....	\$427,431 14	
Total disbursements .....	\$522,560 75	
Balance . . . . .	\$1,463,969 13	

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$3,225.00; incumbered, \$8,000.00 .....	\$11,225 00	
Mortgage loans on real estate, first liens.....	13,704 39	
Loans secured by pledge of bonds, stocks, or other collaterals .....	32,000 00	
Book value of bonds and stocks .....	1,241,903 25	
Cash in company's office, \$1,703.14; deposited in banks, \$66,264.56 .....	67,967 70	
Equipment—furniture, safes, etc. ....	21,772 63	
All other items, viz.: Amounts advanced on contracts (secured) .....	75,254 09	
Tax bills .....	142 07	
Total net ledger assets .....	\$1,463,969 13	

## NON-LEDGER ASSETS.

Interest due, \$356.01 and accrued, \$123.39 on mortgages .....	\$479 40	
Interest accrued on bonds and stocks .....	7,957 32	
Total outstanding interest .....	\$8,416 72	
Market value of bonds and stock over book value.....	14,146 75	
Gross premiums in course of collection, to-wit:		

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due (not carried out.)
Fidelity and surety..	\$48,804 17	\$4,880 42	\$43,923 75	\$1,191 85
Total not over three months due .....			43,923 75	
Gross assets .....			\$1,530,456 35	

## DEDUCT ASSETS NOT ADMITTED.

Equipment .....	\$21,772 63	
Tax bills .....	142 07	
<b>Total .....</b>		<b>\$21,914 70</b>
<b>Total admitted assets.....</b>		<b>\$1,508,541 65</b>

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count (not outlawed.)	
Fidelity and surety .....	\$25,504 55	\$18,037 59	
Aggregate of unpaid claims and expenses.....			\$43,542 14
Fidelity and surety premiums, \$527,974.96; unearned por- tion (50 per cent.) .....			263,987 48
Special reserve for contingent claims.....			21,000 00
For re-insurance .....			685 09
All other liabilities, viz.: Trust funds, etc.....			87,002 32
<b>Total amount of all liabilities .....</b>			<b>\$416,217 03</b>
Joint stock capital actually paid up in cash.....	\$500,000 00		
Surplus beyond capital and other liabilities .....	592,324 62		
			<b>1,092,324 62</b>
<b>Total .....</b>			<b>\$1,508,541 65</b>

## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$58,189,983	\$250,251 65
Written or renewed during the year.....	108,335,750	420,979 39
<b>Total .....</b>	<b>\$166,525,733</b>	<b>\$671,231 04</b>
Deduct expirations and cancellations.....	69,998,406	359,760 35
<b>Balance .....</b>	<b>\$96,527,327</b>	<b>\$311,470 69</b>
Deduct re-insured policies .....	4,016,666	12,527 47
<b>Net force December 31, 1900.....</b>	<b>\$92,510,661</b>	<b>\$298,943 22</b>

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$89,753,464	\$254,611 73
Written or renewed during the year.....	82,568,991	232,869 49
<b>Total .....</b>	<b>\$172,322,455</b>	<b>\$487,481 22</b>
Deduct expirations and cancellations .....	84,599,876	254,517 25
<b>Balance .....</b>	<b>\$87,722,579</b>	<b>\$232,963 97</b>
Deduct reinsured policies .....	1,163,903	3,932 23
<b>Net in force December 31, 1900.....</b>	<b>\$86,558,776</b>	<b>\$229,031 74</b>

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$104,108 59
Total amount of the company's stock owned by the directors at par value .....	218,100 00
Total amount loaned to officers and directors .....	32,000 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries: \$50,000 and .....	25,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Fidelity and surety.....	\$2,808,209	\$6,944 13	\$3,207 63	\$346 95	\$2,836,250

## PACIFIC SURETY COMPANY,

*San Francisco, California.*

[Incorporated May 6, 1885; commenced business August 4, 1885.]

President, WALLACE EVERSON. 1st Vice Pres., JOHN BERMINGHAM.  
 Secretary, A. P. REDDING. 2d Vice Pres., HENRY L. DAVIS.  
 Home Office, 326 MONTGOMERY ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, June 24, 1889.

## CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; sub-  
 scribed for ..... \$250,000 00  
 Amount of capital paid up in cash..... 250,000 00

Amount of net ledger assets, December 31st of previous  
 year ..... \$297,481 01

## INCOME DURING YEAR.

	Fidelity and surety.	Plate glass.	Steam boiler.	
Gross premiums unpaid December 31, last year paid .....	\$1,619 57	\$1,071 43	\$1,139 00	
Gross premiums written and renewed during year .....	49,313 87	6,213 23	5,569 68	
Total .....	\$50,933 44	\$7,284 66	\$6,698 68	
Deduct gross premiums now in course of collection .....	7,531 78	2,921 32	598 33	
Entire premiums collected dur- ing the year .....	\$43,401 66	\$4,363 34	\$6,100 35	
Deduct reinsurance, abatement, re- bate and return premiums.....	2,431 50	646 83	142 15	
Net cash actually received for premiums .....	\$40,970 16	\$3,716 51	\$5,958 20	\$50,644 87
Interest on loans on mortgages on real estate.....			\$12,052 90	
Interest on savings bank deposits .....			2,390 88	
Interest on bonds and dividends on stocks.....			3,014 40	
Interest upon other debts due the company and on deposits in bank .....			254 82	
Total interest .....				17,713 00
From inspection fees .....			\$217 50	
Income from all other sources, viz.: Cash recovered from losses paid in previous years.....			266 53	
Profit and loss, cash over .....			7 50	
Total .....				491 53
Total income during the year.....				\$68,849 40
Sum .....				\$366,330 41

## DISBURSEMENTS DURING YEAR.

	Fidelity and surety	Plate glass.	Steam boiler.	
Gross amount paid for claims, excepting weekly indemnity...	\$1,841 90	\$1,596 20	\$850 86	
Deduct re-insurances, salvages and recoveries on losses pre- viously paid .....	359 15			
Net paid policy-holders .....	\$1,482 75	\$1,596 20	\$850 86	\$3,929 81
Stockholders for interest or dividends .....			\$15,000 00	
Commissions or brokerage to agents, less received on re-insurance .....			5,701 37	
Salaries, traveling and all expenses of agents and agencies not on commission account .....			1,455 23	
Medical examiners' fees; inspections .....			2,114 90	
Salaries and all other compensation of officers, \$10,200.00; and home office employees, \$3,237.25.....			13,437 25	
Taxes on premiums, \$54.27; taxes on mortgages, \$2,758.61; insurance department fees and agents' li- censes, \$535.15; tax on franchise, \$22.84; war tax, \$388.53 .....			3,759 41	
Rent .....			1,440 00	
Legal expenses .....			2,991 58	
Advertising, \$1,108.89; printing and stationery, \$889.30 .....			1,998 19	
All other items, viz.: General office expense .....			1,946 03	
Total miscellaneous expenses .....			49,843 96	
Total disbursements .....			\$53,773 77	
Balance .....			\$312,556 64	

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$3,721 46	
Mortgage loans on real estate, including interest due and charged, first liens .....	166,111 03	
Savings bank deposits .....	52,931 81	
Book value of bonds and stocks (excluding interest)	79,728 75	
Cash in company's office, \$229.90; deposited in banks, \$9,874.70 .....	10,104 60	
Wells Fargo & Co.'s Bank, S. F. ....	\$3,188 72	
First National Bank, S. F. ....	3,164 00	
Crocker-Woolworth Nat'l Bank, S. F. ....	3,521 98	
Total .....	\$312,597 65	
All credit items .....	41 01	
Total net ledger assets. ....	\$312,556 64	

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$788 60	
Interest accrued on bonds and stocks .....	960 30	
Interest accrued on savings bank deposits .....	903 04	
Total outstanding interest .....	\$2,651 94	
Market value of real estate over book value.....	278 54	
Market value of bonds and stocks over book value.....	3,161 80	

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due.
Fidelity and surety..	\$5,009 13	\$500 93	\$4,508 20	\$2,522 65
Plate glass .....	2,487 70	746 30	1,741 40	433 62
Steam boiler .....	528 33	52 83	475 50	70 00
	\$8,025 16	\$1,300 06	\$6,725 10	
Total not over three months due .....				\$6,725 10
Total admitted assets .....				\$325,374 02

### NON-LEDGER LIABILITIES.

	Claims in process of ad- justment.	Resisted by com- pany on employer account, (not out- lawed.)
Fidelity and surety .....	\$2,500 00	
Steam boiler .....		\$1,700 00
Aggregate of unpaid claims and expenses.....		\$4,200 00
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premiums, \$43,017.42; unearned portion (50 per cent.).....	\$21,508 71	
Plate glass premiums, \$5,704.41; unearned portion (50 per cent.) .....	2,852 20	
Steam boiler \$2,554.68; unearned portion, (50 per cent.) .....	1,277 34	
Total one year or less .....		\$25,638 25
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Steam boiler premiums, 1901, \$1,189.60; un- earned premium, 1-6 .....	\$198 27	
Steam boiler premiums, 1902, \$2,692.25; un- earned premiums, 1/2 .....	1,346 13	
Steam boiler premiums, 1903, \$2,790.00; un- earned premium, 5-6 .....	2,325 00	
Total more than one year .....		\$3,869 40
Total unearned premiums, as computed above....		29,507 65
Total amount of all liabilities.....		\$33,707 65
Joint stock capital actually paid up in cash.....		\$250,000 00
Surplus beyond capital and other liabilities.....		41,666 37
		291,666 37
Total .....		\$325,374 02

## RISKS AND PREMIUMS.

## SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$7,045,698 05	\$29,250 81
Written or renewed during the year .....	12,681,871 94	49,313 87
Total .....	\$19,727,569 99	\$78,564 68
Deduct expirations and cancellations .....	8,840,408 03	35,273 51
Balance .....	\$10,887,161 96	\$43,291 17
Deduct re-insured policies .....	77,500 00	273 75
Net in force December 31, 1900 .....	\$10,809,661 96	\$43,017 42

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$72,726 00	\$2,181 77
Written or renewed during the year .....	207,108 00	6,213 23
Total .....	\$279,834 00	\$8,395 00
Deduct expirations and cancellations .....	89,687 00	2,690 59
Net in force December 31, 1900 .....	\$190,147 00	\$5,704 41

## STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,251,000 00	\$8,046 45
Written or renewed during the year .....	920,000 00	5,559 68
Total .....	\$2,171,000 00	\$13,606 13
Deduct expirations and cancellations .....	823,000 00	4,379 60
Net in force December 31, 1900 .....	\$1,348,000 00	\$9,226 53

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$8,488 96
Total amount of the company's stock owned by the directors at par value .....	50,000 00
Dividends declared payable in stock from organization .....	25,000 00
Loaned to stockholders, not officers .....	12,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement? Yes.	
Does any officer, director or corporation receive a commission or royalty on the business done by this company? No.	

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Surety .....	\$76,290	\$372 51	\$98 58	\$98 58	\$76,290
Plate glass .....	8,714	261 42			8,714
Steam boiler .....	20,000	63 32			20,000
Aggregate .....	\$105,004	\$697 25	\$98 58	\$98 58	\$105,004



# UNITED STATES FIDELITY AND GUARANTY COMPANY,

*Baltimore, Maryland.*

[Incorporated March 19, 1896; commenced business August 1, 1896.]  
President, JOHN R. BLAND. 1st Vice-President, J. KEMP BARTLETT, JR.  
Secretary, GEORGE R. COLLIS. 2d Vice-President, EDW. J. PENNIMAN.  
Home Office, 20 S. CALVERT ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 13, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized,  
\$1,500,000.00; subscribed for ..... \$1,500,000 00  
Amount of capital paid up in cash ..... 1,500,000 00

Amount of net ledger assets, December 31st of pre-  
vious year ..... \$1,992,277 92  
Less collateral deposits account surety bonds errone-  
ously entered on last statement as income should  
have been deducted as ledger liability ..... 36,691 47

Extended at ..... \$1,955,586 45

## INCOME DURING YEAR.

	Burglary.	Fidelity and surety.	
Gross premiums unpaid December 31, last year paid .....		\$171,608 71	
Gross premiums written and renewed dur- ing year .....	\$23,376 77	961,084 96	
Total .....	\$23,376 77	\$1,132,693 67	
Deduct gross premiums now in course of collection .....	12,316 17	203,628 65	
Entire premiums collected during the year .....	\$11,060 60	\$929,065 02	
Deduct re-insurance, abatement, rebate and return premiums .....	1,473 49	161,843 21	
Net cash actually received for pre- miums .....	\$9,587 11	\$767,221 81	\$776,808 92
Rents from company's property .....		\$4,306 34	
Interest on loans on mortgages on real estate .....		15 00	
Interest on collateral loans .....		25,675 79	
Interest on bonds and dividends on stocks .....		30,638 64	
Interest upon other debts due the company and on deposits in bank .....		1,462 20	
Total interest .....			62,097 97
Profit on sale or maturity of ledger assets during the year over book values .....		\$8,622 32	
Income from all other sources, viz.: Subscriptions to Dept. Guar. Attys. ....		21,921 88	
Total .....			<u>30,544 20</u>
Total income during the year.....			<u>\$869,451 09</u>
Sum .....			<u>\$2,825,037 54</u>

## DISBURSEMENTS DURING YEAR.

	Burglary.	Fidelity and surety.
Gross amount paid for claims excepting weekly indemnity .....	\$25 00	\$210,259 97
Deduct re-insurances, salvages and recoveries on losses previously paid .....		21,844 88
Net paid policy-holders .....	\$25,00	\$188,415 09
		<b>\$188,440 09</b>
Stockholders for interest or dividends .....	\$75,000 00	
Commission or brokerage to agents, less received on re-insurance .....	177,459 09	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	93,472 64	
Medical examiners' fees; inspections .....	6,612 81	
Salaries and all other compensation of officers, \$20,919.88; and home office employees, \$47,326.94 .....	68,246 82	
Taxes on premiums, \$12,995.42; taxes on property, \$1,666.26; insurance department fees and agents' licenses, \$11,931.32; municipal licenses, \$1,233.52; tax on franchise, \$19,805.63 .....	47,632 25	
Rent, \$13,456.11, less \$3,083.33 from sub-leases .....	10,372 78	
Legal expenses, \$18,709.37; real estate repairs and expenses (other than taxes), \$3,151.88 .....	21,861 25	
Furniture and fixtures, \$4,656.52; advertising, \$19,614.50; printing and stationery, \$20,311.07 .....	44,582 09	
All other items, viz.: Postage, internal revenue, telegraph and telephone, \$25,442.70; expressage, \$3,061.96 .....	28,504 66	
Traveling expenses home office, \$6,409.97; incidental developments, \$15,070.12 .....	21,480 09	
Total miscellaneous expenses .....		<b>\$595,224 48</b>
Total disbursements .....		<b>\$783,664 57</b>
Balance .....		<b>\$2,041,372 97</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$138,467 04
Mortgage loans on real estate, first liens .....	300 00
Loans secured by pledge of bonds, stocks or other collaterals .....	790,789 00
Book value of bonds, excluding interest .....	850,918 11
Cash in company's office, \$9,030.96; deposited in banks, \$257,709.56 .....	266,740 52
All other items, viz.: Mortgages and other collateral taken account salvage .....	51,659 39
Due for subscriptions to Dept. Guar. Attys. ....	24,673 32
Total .....	\$2,123,547 38
Cash deposited for security of risks written .....	82,174 41
Total net ledger assets .....	<b>\$2,041,372 97</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$15 00
Interest due and accrued on bonds and stocks .....	10,620 96
Interest due and accrued on collateral loans .....	5,672 21
Interest due and accrued on other assets .....	137 19
Total outstanding interest .....	<b>\$16,445 36</b>
Market value of bonds and stock over book value .....	<b>25,623 64</b>

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.
Burglary .....	\$12,316 17	\$2,463 23	\$9,852 94
Fidelity and surety .....	203,628 65	40,725 73	162,902 92
	\$215,944 82	\$43,188 96	
			\$172,755 86
Total admitted assets .....			\$2,256,197 83

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Known or estimated; proofs not filed.	Resisted by com- pany on its own ac- count (not outlawed.)
Fidelity and surety .....	\$11,722 94	\$8,397 54	\$10,150 86
Aggregate of unpaid claims and expenses .....			\$30,271 34
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Burglary premiums, \$21,864.45; unearned portion (50 per cent.) .....			\$10,932 23
Fidelity and surety premiums, \$900,852.73; unearned portion (50 per cent.) .....			450,426 37
Total one year or less .....			461,358 60
Total amount of all liabilities .....			\$491,629 94
Joint stock capital actually paid up in cash .....		\$1,500,000 00	
Surplus beyond capital and other liabilities .....		264,567 89	
			1,764,567 89
Total .....			\$2,256,197 83

## RISKS AND PREMIUMS.

## BURGLARY.

	Amount at risk.	Premiums thereon.
Written or renewed during the year .....	\$2,591,597 96	\$23,376 77
Deduct expirations and cancellations .....	197,950 00	1,492 32
Balance .....	\$2,393,647 96	\$21,884 45
Deduct re-insured policies .....	5,000 00	20 00
Net in force December 31, 1900 .....	\$2,388,647 96	\$21,864 45

## FIDELITY AND SURETY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$180,136,534 67	\$625,776 43
Written or renewed during the year .....	232,374,942 31	961,084 96
Total .....	\$412,511,476 98	\$1,586,861 39
Deduct expirations and cancellations .....	158,552,268 34	686,008 66
Net in force December 31, 1900 .....	\$253,959,208 64	\$900,852 73

## GENERAL INTERROGATORIES.

Losses incurred during the year ..... \$218,711 43  
 Total amount of the company's stock owned by the directors at par value ..... 303,100 00  
 Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries ..... 130,705 00  
 Were the company's books closed on the 31st day of December for the purposes of this statement? Yes.  
 Does any officer, director or corporation receive a commission or royalty on the business done by this company? No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Burglary .....	\$24,200 00	\$253 03	.....	.....	\$24,200 00
Fidelity .. .....	4,074,582 23	9,724 04	9,555 07	9,555 07	6,160,777 84
Aggregate .....	\$4,098,782 23	\$9,997 07	\$9,555 07	\$9,555 07	\$6,184,977 84



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# **Casualty Insurance Companies.**

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**Annual Statements of Companies for the Year Ending  
December 31, 1900.**

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# ÆTNA LIFE INSURANCE COMPANY,

(Accident Department.)

*Hartford, Connecticut.*

[Incorporated 1820; chartered 1853; commenced business (accident) 1891.]

President, M. G. BULKELEY.

Secretary, J. L. ENGLISH.

Home Office, 650 MAIN ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 19, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; sub-	
scribed for .....	\$1,750,000 00
Amount of capital paid up in cash.....	1,750,000 00
Amount of net ledger assets, December 31st of previous	
year .....	\$2,319,643 28

## INCOME DURING YEAR.

	Accident.	Health.	
Gross premiums written and renewed during year .....	\$1,072,446 07	\$59,641 26	
Deduct reinsurance and return premiums .....	24,762 35	916 45	
Net cash actually received for premiums .....	\$1,047,683 72	\$58,724 81	\$1,106,408 53
Rents on loans on mortgages on real estate.....		\$11,997 82	
Interest on bonds and dividends on stocks .....		10,764 13	
Interest upon other debts due the company and on deposits in bank .....		120 25	
Total interest .....			22,882 30
Total income during the year.....			\$1,129,290 83
Sum .....			\$3,448,934 11

## DISBURSEMENTS DURING YEAR.

	Accident.	Health.	
Gross amount paid for claims excepting weekly and specific indemnity .....	\$125,804 48	.....	
Gross amount paid for weekly or other specific indemnity .....	307,491 99	\$22,288 27	
Total .....	\$433,296 47	\$22,288 27	
Deduct reinsurances .....	2,012 85	.....	
Net paid policy holders .....	\$431,283 62	\$22,288 27	\$453,571 89
Stockholders for interest or dividends .....	\$43,750 00		
Commissions or brokerage to agents, less received on reinsurance .....	369,949 45		
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	19,759 92		
Medical examiners' fees and salaries .....	6,039 60		
Taxes on premiums, \$15,297.22; internal revenue, \$6,955.98; insurance department fees and agents' licenses, \$2,069.00; municipal licenses, \$1,251.70 .....	25,573 90		
Rent .....	11,082 34		
Legal and loss expenses .....	5,290 90		
Furniture and fixtures, \$1,355.87; advertising, \$3,006.84; printing and stationery, \$19,857.99 .....	24,250 70		
All other items, viz.: Postage, \$10,842.55; express, \$3,099.69; expense, \$3,227.96; profit and loss (agents' balances), \$359.65 .....	17,529 85		
Total miscellaneous expenses .....		554,642 69	
Total disbursements .....		\$1,008,214 58	
Balance .....		\$2,440,719 53	

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$1,963,450 00
Book value of bonds (excluding interest, \$191,020.00) and stocks, \$82,000.00 .....	273,020 00
Cash in company's office, \$38,494.81; deposited in banks, \$148,801.21 .....	187,296 02
United States Bank, Hartford, Conn. Bills receivable, \$5,287.79; agents' debit balances, \$11,665.72 .....	16,963 51
Total net ledger assets .....	\$2,440,719 53

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$7,180 64
Interest accrued on bonds and stocks .....	1,714 93
Interest accrued on other assets .....	35 12
Total outstanding interest .....	\$8,930 74
Market value of bonds and stock over book value .....	27,830 00
Gross assets .....	\$2,477,480 27

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances unsecured, \$11,665.72; bills receivable, unsecured, \$5,287.79 .....	16,953 51
Total admitted assets .....	\$2,460,526 76



## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated; proof not filed.	Resisted by company on its own account, (not outlawed.)	
Accident .....	\$35,773 43	\$10,000 00	\$60,227 14	
Health Insurance .....	894 28			
Net amounts of unpaid claim account .....	\$36,667 71	\$10,000 00	\$60,227 14	
Aggregate of unpaid claims and expenses.....				\$106,894 85
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$684,597.37; unearned portion (50 per cent.) .....			\$342,298 68	
Health Insurance premiums, \$56,021.63; unearned portion (50 per cent.) .....			28,010 83	
Total one year or less.....			\$370,309 50	
Deduct reserve on risks reinsured in other solvent companies .....			2,016 78	
			\$368,292 72	
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Accident premiums, \$6,799.53; unearned premium, by special tables .....			20,938 00	
Total unearned premiums, as computed above....				389,230 72
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....				1,000 00
Total amount of all liabilities.....				\$497,125 57
Joint stock capital actually paid up in cash.....	\$1,750,000 00			
Surplus beyond capital and other liabilities .....	213,401 19			1,963,401 19
Total .....				\$2,460,526 76

## RISKS AND PREMIUMS.

## ACCIDENT AND HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$135,807 470	\$582,519 06
Written or renewed during the year.....	339,017 183	1,132,087 33
Total .....	\$474,824 653	\$1,714,606 39
Deduct expirations and cancellations .....	314,710 033	967,187 86
Balance .....	\$160,114 620	\$747,418 53
Deduct reinsured policies .....	1,025 500	4,023 57
Net in force December 31, 1900.....	\$159,089 120	\$743,394 96

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$532,983 20
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$1,791,700 00	\$7,699 25	\$3,583 29	\$3,709 29	\$80,650 00
Health .....	.....	236 55	92 86	92 86	.....
Aggregate .....	\$1,791,700 00	\$7,935 80	\$3,676 15	\$3,802 15	\$80,650 00

## AMERICAN CREDIT-INDEMNITY COMPANY,

*New York, N. Y.*

[Incorporated April 28, 1893; commenced business May 1, 1893.]

President, S. M. PHELAN.  
Secretary, E. M. TREAT.Vice President, A. L. SHAPLEIGH.  
Home Office, 309 BROADWAY.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, June 15, 1899.

## CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for .....	\$200,000 00
Amount of capital paid up in cash .....	200,000 00
Amount of net ledger assets, December 31 of previous year .....	\$393,559 94

## INCOME DURING YEAR.

	Credit.	
Gross premiums unpaid December 31, last year paid	\$41,060 00	
Gross premiums written and renewed during year..	482,922 49	
Total .....	\$523,972 49	
Deduct gross premiums now in course of collection	43,045 00	
Entire premiums collected during the year ....	\$480,927 49	
Deduct reinsurance, abatement, rebate and return premiums .....	27,507 08	
Net cash actually received for premiums .....		453,420 41
Interest on bonds and dividends on stocks.....	\$6,625 00	
Interest upon other debts due the company and on deposits in bank .....	4,602 09	
Total interest .....		11,227 09
Income from all other sources, viz.: Accounts owned purchased on payment of losses .....		2,473 57
Total income during the year .....		\$467,121 07
Sum .....		\$860,681 01

## DISBURSEMENTS DURING YEAR.

Gross amount paid for losses .....		\$75,352 13
Stockholders for interest or dividends .....	\$18,000 00	
Salaries, traveling and all expenses of agents, and agencies not on and on commission account.....	128,023 14	
Salaries and all other compensation of officers, \$20,500.00; and home office employees, \$14,702.33.....	35,202 33	
Taxes on premiums, \$4,165.85; war stamps, \$2,402.94; insurance department fees and agents' licenses, \$1,726.45; municipal licenses and tax on franchise, \$3,267.70 .....	11,552 94	
Rent .....	3,485 07	
Legal expenses .....	15,333 79	
Advertising, \$9,275.34; printing and stationery, \$2,400.61	11,675 95	
All other items, viz.: Postage, \$1,548.94; telegraph, \$719.93; traveling expenses, \$5,660.74; expenses, \$3,553.80; exchange and discount, \$688.71; mercantile agencies, \$2,367.00 .....	14,539 12	
Total miscellaneous expenses .....		237,812 34
Total disbursements .....		\$313,164 47
Balance .....		\$547,516 54

## LEDGER ASSETS.

Book value of bonds (excluding interest).....	\$321,036 88	
Cash in company's office, \$4,294.89; deposited in banks, \$52,053.17 .....	56,348 06	
American Exchange Bank .....	\$13,894 66	
Merchants Laclede National.....	463 87	
Third National Bank .....	37,694 64	
Certificate of Deposit No. 12273, American Exchange Bank, 3 per cent. ....	128,000 00	
Bills receivable, \$4,329.50; agents' debit balances, \$9,799.79 .....	14,129 29	
All other items, viz.: Furniture and fixtures.....	6,258 46	
Premium notes taken for premiums.....	21,743 85	
Total net ledger assets .....		\$547,516 54

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$500 00
Accounts owned purchased on payment of losses .....	11,440 07
Market value of bonds and stock over book value .....	3.013 12
Gross premiums in course of collection, towit:	

	Not over three months due.	Unpaid commis- sion thereon.
Credit .....	\$43,045 00	\$4,860 00
Net premiums .....		38,185 00
Gross assets .....		\$600,654 73

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$6,258 46
Agents' debit balances, unsecured, \$9,799.79; bills re- ceivable, unsecured, \$4,329.50.....	11,129 29
Total .....	20,387 75
Total admitted assets .....	\$580,266 98

## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Resisted by company on its own account, (not outlawed)
Credit .....	\$13,981 43	\$5,551 00
Aggregate of unpaid claims and expenses .....		\$19,532' 43
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Credit premiums, \$477,023.78; unearned portion (50 per cent.) . . . . .		238,511 89
Total amount of all liabilities .....		\$258,044 32
Joint stock capital actually paid up in cash.....	\$300,000 00	
Surplus beyond capital and other liabilities .....	122,222 66	
		322,222 66
Total .....		\$580,266 98

## RISKS AND PREMIUMS.

## CREDIT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$5,829,982	\$270,384 37
Written or renewed during the year.....	9,399,049	482,922 49
Total .....	\$15,229,031	\$753,306 86
Deduct expirations and cancellations.....	5,925,332	276,283 08
Net in force December 31, 1900.....	\$9,303,699	\$477,023 78

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$75,352 13
Total amount of the company's stock owned by the directors, at par value .....	200,000 00
Amounts deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: With supt. of Insurance, state of New York, for protection of all the company's bond holders, U. S. Reg. 3 per cent. bonds.....	100,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Credit .....	\$65,000 00	\$3,900 00	\$389 44	\$389 44	\$65,000 00

## CENTRAL ACCIDENT INSURANCE COMPANY,

*Pittsburg, Pennsylvania.*

[Incorporated January 13, 1895; commenced business March 30, 1895.]

President, WM. H. GRAHAM.  
Secretary, RALPH BUTLER.Vice President, H. J. HEINZ.  
Home Office, PARK BUILDING.. Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 12, 1897.

## CAPITAL STOCK.

Amount of capital stock authorized .....	\$300,000 00
Amount of capital paid up in cash .....	150,000 00
Amount of net ledger assets, December 31 of previous year .....	\$245,518 76
Increase of capital during 1900, capitalized from surplus .....	50,000 00
Extended at .....	\$245,518 76

## INCOME DURING YEAR.

	Accident.	Plate glass.	Health.	
Gross premiums unpaid December 31, last year paid .....	\$32,578 06	\$1,889 56		
Gross premiums written and renewed during year less not taken policies or renewals ..	178,062 95	40,523 68	\$9,467 25	
Total .....	\$210,641 01	\$42,413 24	\$9,467 25	
Deduct gross premiums now in course of collection .....	32,244 00	5,831 17	4,317 18	
Entire premiums collected during the year .....	\$178,297 01	\$36,582 07	\$5,150 07	
Deduct reinsurance, abatement, rebate and return premiums ..	8,523 68	1,510 04		
Net cash actually received for premiums .....	\$169,873 33	\$35,072 03	\$5,150 07	\$210,095 43
Rents from company's property, including \$153.00 for company's use of own building .....			\$153 00	
Interest on loans on mortgages on real estate .....			9,388 82	
Interest on bonds .....			1,920 00	
Interest on deposits in bank .....			806 12	
Total interest .....			12,267 94	
Total income during the year .....			\$222,363 37	
Sum .....			\$467,882 13	

## DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.	Health.
Gross amount paid for claims excepting weekly indemnity....	\$13,250 00		
Gross amount paid for weekly or other periodical indemnity less amount received on rein- surance .....	38,961 46	\$16,277 70	\$236 78
Net paid policy-holders....	\$52,211 46	\$16,277 70	\$236 78
			\$68,725 94
Stockholders for interest or dividends.....			\$12,000 00
Commissions or brokerage to agent, less received on reinsurance .....			68,198 72
Salaries, traveling and all expenses of agents, and agencies not on commission account .....			25,044 03
Medical examiners' fees and salaries .....			525 05
Salaries and all other compensation of officers, \$8,166.72; and home office employees, \$7,863.04.....			16,029 76
Taxes on premiums, \$4,758.00; taxes on property, \$3.74			4,795 44
Rent .....			2,329 00
Legal expenses, \$964.93; real estate repairs and ex- penses (other than taxes), \$13.65 .....			978 58
Furniture and fixtures, \$1,329.39; advertising, \$2,255.91; printing and stationery, \$3,207.14 .....			6,792 44
All other items, viz.: Home office expense, \$1,177.21; adjustment expense, \$191.56; subscription, \$335.00; postage, \$2,454.33; express, \$268.51; Internal revenue, \$1,224.56 .....			5,651 56
Total miscellaneous expenses .....			142,344 58
Total disbursements : .....			\$211,070 52
Balance .....			\$256,811 61

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$2,295 50
Mortgage loans on real estate, first liens.....	164,025 00
Loans secured by pledge of bonds, stocks, or other collaterals .....	36,161 66
Cash in company's office, \$5,128.69; deposited in banks, \$46,142.23 .....	51,270 92
Mercantile Bank of Pittsburgh, Pa.....	\$22,196 63
Ohio Valley Bank of Alleghany, Pa.....	23,945 60
Agents' debit balances .....	2,958 53
Total net ledger assets .....	\$256,811 61

## NON-LEDGER ASSETS.

Interest due, \$285.00 and accrued, \$1,749.77 on mort- gages .....	\$2,034 77
Interest accrued on bonds and stocks .....	100 00
Rents due on company's property or lease .....	64 00
Total outstanding interest .....	\$2,198 77
Market value of real estate over book value .....	1,204 50
Market value of bonds and stock over book value .....	4,768 34
Furniture, fixtures, and printed matter as per inventory	3,000 00

## Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.
Accident .....	\$32,244 00	\$9,673 20	\$22,570 80
Plate glass .....	5,831 17	1,749 35	4,081 82
Health insurance .....	4,317 18	1,295 15	3,022 03
	\$42,392 35	\$12,717 70	\$29,674 65
Total net not over three months due .....			\$29,674 65
Gross assets .....			\$297,657 87

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,800.00; supplies, printed matter and stationery, \$1,200.00.....	\$3,000 00
Agents' debit balances, secured.....	2,958 53
Total .....	5,958 53
Total admitted assets .....	\$291,699 34

## NON-LEDGER LIABILITIES.

	Claims known or estimated; proofs not filed.	Resisted by com- pany on its own ac- count, (not outlawed.)	Estimated expenses incident to settle- ment.
Accident .....	\$1,900 00	\$3,000 00	\$125 00
Plate glass .....	250 00		
Total gross amount of claims .....	\$2,150 00	\$3,000 00	\$125 00
Aggregate of unpaid claims and expenses .....			\$5,275 00
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$122,284.02; unearned portion (50 per cent.) .....			\$61,142 01
Plate glass premiums, \$38,921.59; unearned portion (50 per cent.) .....			19,460 79
Health insurance premiums, \$6,082.18; unearned por- tion (50 per cent.) .....			3,041 09
Total one year or less.....			\$83,643 89
Less reinsurance reserve .....			2,126 25
			81,517 64
For re-insurance .....			300 00
All other liabilities, viz.: Sundry bills .....			150 00
Total amount of all liabilities .....			\$87,242 64
Joint stock capital actually paid up in cash.....		\$150,000 00	
Surplus beyond capital and other liabilities .....		54,456 70	
			204,456 70
Total .....			\$291,699 34



## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$44,773,880 00	\$107,702 25
Written or renewed during the year .....	71,250,000 00	178,062 95
Total .....	\$116,023,880 00	\$285,765 20
Deduct expirations and cancellations .....	65,392,410 00	163,481 18
Balance .....	\$50,631,470 00	\$122,284 02
Deduct reinsured policies .....	18,010 00	4,252 50
Net in force December 31, 1900 .....	<u>\$50,613,460 00</u>	<u>\$118,031 52</u>

## PLATE GLASS.

	Premiums thereon.
In force December 31, preceding year .....	\$30,978 98
Written or renewed during the year .....	40,523 68
Total .....	\$71,503 66
Deduct expirations and cancellations .....	32,582 07
Net in force December 31, 1900 .....	<u>\$38,921 59</u>

## HEALTH.

	Amount at risk.	Premiums thereon.
Written or renewed during the year .....	\$23,673 12	\$9,467 25
Deduct expirations and cancellations .....	8,462 72	3,385 07
Net in force December 31, 1900 .....	<u>\$15,210 40</u>	<u>\$6,082 18</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$74,000 00
Total amount of the company's stock owned by the directors, at par value .....	36,200 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident .....	\$1,848,636 00	\$4,621 59	\$1,541 06	\$1,541 06
Health .....	450 00	87 35		
Aggregate .....	<u>\$1,849,086 00</u>	<u>\$4,708 94</u>	<u>\$1,541 06</u>	

## CONTINENTAL CASUALTY COMPANY,

*Hammond, Indiana.*

[Incorporated November, 1897; commenced business December, 1897.]

President, C. H. BUNKER.  
Secretary, L. G. PHELPS.Vice President, B. A. SCOTT.  
Home Office, HAMMOND, IND.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, July 28, 1898.

## CAPITAL STOCK.

Amount of capital stock authorized, \$300,000.00; sub-	
scribed for .....	\$300,000 00
Amount of capital paid up in cash.....	300,000 00

Amount of net ledger assets, December 31st of pre-	
vious year .....	\$262,369 13
Increase of capital during 1900.....	100,000 00

Extended at .....	\$362,369 13
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## INCOME DURING YEAR.

	Accident.	Plate glass.	Health.	
Gross premiums unpaid Decem-				
ber 31, last year paid .....	\$36,788 46	\$1,021 99	\$17,847 87	
Gross premiums written and re-				
newed during year .....	258,193 37	6,405 52	89,971 12	
Total .....	\$294,981 83	\$7,427 51	\$107,818 99	
Deduct gross premiums now in				
course of collection .....	54,072 44	1,571 35	28,964 77	
Entire premiums collected				
during the year .....	\$240,909 39	\$5,856 16	\$78,854 22	
Deduct reinsurance, abatement,				
rebate and return premiums..	91,403 86	961 49	8,498 68	
Net cash actually received				
for premiums .....	\$149,505 53	\$4,894 67	\$70,355 54	
				\$224,755 74
Interest on loans on mortgages on real estate.....			\$2,866 05	
Interest on collateral loans .....			150 00	
Interest on bonds and dividends on stocks .....			4,087 50	
Interest upon other debts due the company and upon				
deposits in bank .....			555 29	
Total interest .....				7,658 84
Income from all other sources, viz.: Cash paid into sur-				
plus fund .....				10,000 00
Total income during the year .....				\$242,414 58
Sum .....				\$604,783 71

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk
In force December 31, preceding year .....	\$44,773,880
Written or renewed during the year .....	71,250,000
Total .....	\$116,023
Deduct expirations and cancellations .....	65,250
Balance .....	\$50,773
Deduct reinsured policies .....	
Net in force December 31, 1900 .....	

## PLATE GLASS.

\$117,321 25

In force December 31, preceding year .....	
Written or renewed during the year .....	
Total .....	
Deduct expirations and cancellations .....	
Net in force December 31, 1900 .....	

## HEAVY

Written or renewed during the year .....

Deduct expirations and cancellations .....

Net in force December 31, 1900 .....

## GENERAL

138,279 15

Losses incurred during the year .....

Total amount of the company's .....

par value .....

Were the company's losses .....

the purposes of this .....

Does any officer, director .....

royalty on the business .....

\$263,600 40

\$541,183 31

## BUSINESS IN THE

\$41,183 31

\$4,340 12

1,365 20
1,178 54
25,244 17
<u>\$73,787 91</u>

**\$422,865 96**

.....	<b>\$3,731 44</b>
.....	<b>10,182 35</b>

**\$408,952 17**

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count. (not outlawed.)	
	\$474 25	\$1,446 48	
	229 35		
Amount of unpaid claim account;	\$703 60	\$1,446 48	
Aggregate of unpaid claims and expenses .....			\$2,150 08
Premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$76,679.14; unearned portion (50 per cent.) .....		\$38,329 57	
Plate glass premiums, \$5,294.27; unearned portion (50 per cent.) .....		2,647 13	
Health insurance premiums, \$27,562.94; unearned por- tion (50 per cent.) .....		13,781 47	
Total one year or less .....			54,768 17
Total amount of all liabilities .....			\$56,918 25
Joint stock capital actually paid up in cash.....	\$300,000 00		
Surplus beyond capital and other liabilities.....	52,033 92		
			352,033 92
Total . . . . .			\$408,952 17

## DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.	Health.
Gross amount paid for claims excepting weekly indemnity...	\$30,071 87	\$3,521 47	.....
Gross amount paid for weekly or other periodical indemnity	64,714 98	.....	\$27,512 93
Total .....	\$94,786 85	\$3,521 47	\$27,512 93
Deduct reinsurances, salvages and recoveries on losses pre- viously paid .....	500 00	.....	.....
Net paid policy holders .	\$94,286 85	\$3,521 47	\$27,512 93
			\$125,321 25
Commissions or brokerage to agents, less received on reinsurance .....			\$57,609 38
Salaries, traveling and all expenses of agents, and agencies not on commission account.....			11,007 09
Medical examiners' fees and salaries, \$713.20; Inspections, \$97.12 .....			810 32
Salaries and all other compensation of officers, \$11,058.46; and home office employees, \$13,761.61.....			24,820 07
Taxes on premiums, \$2,637.81; Insurance department fees and agents' licenses, \$3,843.24 .....			6,481 05
Rent less \$750.31 from sub-leases .....			3,064 63
Legal expenses .....			1,566 12
Furniture and fixtures, \$387.62; advertising, \$1,246.01; printing and stationery, \$8,156.94 .....			9,790 57
All other items, viz.: General expense, \$4,219.06; postage and express, \$4,810.68; revenue stamps, \$2,101.19 .....			11,130 92
Total miscellaneous expenses .....			138,279 15
Total disbursements .....			\$263,600 40
Balance . . . . .			\$341,183 31

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$195,400 00
Loans secured by pledge of bonds, stocks, or other collaterals .....	2,000 00
Book value of bonds (excluding interest, \$36,485.38) and stocks, \$58,100.00 .....	94,585 38
Cash in company's office, \$3,114.17; deposited in banks, \$20,238.60 .....	23,352 77
N. W. Harris, Chicago .....	\$10,000 00
Commercial Nat. Bank, Chicago.....	6,478 60
Citizens Savings Bank, Detroit .....	3,780 00
Agents' debit balances .....	10,579 02
All other items, viz.: In hands of paymasters and agents in course of transmission .....	13,415 96
Furniture and fixtures .....	3,731 44
Total .....	\$343,064 56
Agents' credit balances, \$596.67; all other, \$1,484.58....	1,881 25
Total net ledger assets .....	\$341,183 31

## NON-LEDGER ASSETS.

Interest due, \$2,908.70 and accrued, \$989.57 on mort- gages .....	\$3,898 27
Interest due, \$100.00 and accrued, \$221.85 on bonds and stocks .....	321 85
Interest accrued on collateral loans .....	20 00
Total outstanding interest .....	\$4,240 12

## Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.
Accident .....	\$54,072 44	\$6,707 24	\$47,365 20
Plate glass .....	1,571 35	292 81	1,178 54
Health insurance .....	28,964 77	3,720 60	26,244 17
	\$84,608 56	\$10,820 65	\$73,787 91
Total net not over three months due .....			\$73,787 91
Gross assets .....			\$422,865 96

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$3,731 44
Agents' debit balances, unsecured .....	10,182 35
Total .....	13,913 79
Total admitted assets .....	\$408,952 17

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)
Accident .....	\$474 25	\$1,446 48
Plate glass .....	229 35	
Net amount of unpaid claim account:	\$703 60	\$1,446 48
Aggregate of unpaid claims and expenses .....		\$2,150 08
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$76,679.14; unearned portion (50 per cent.) .....		\$38,329 57
Plate glass premiums, \$5,294.27; unearned portion (50 per cent.) .....		2,647 13
Health insurance premiums, \$27,562.94; unearned por- tion (50 per cent.) .....		13,781 47
Total one year or less .....		54,768 17
Total amount of all liabilities .....		\$56,918 25
Joint stock capital actually paid up in cash .....	\$300,000 00	
Surplus beyond capital and other liabilities .....	52,033 92	
		352,033 92
Total .....		\$408,952 17

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$1,199,284	\$51,688 76
Written or renewed during the year.....	5,516,962	258,193 37
Total .....	\$6,716,246	\$369,892 13
Deduct expirations and cancellations .....	4,213,996	229,549 59
Balance .....	\$2,502,250	\$80,342 54
Deduct reinsured policies.....	893,600	3,653 40
Net in force December 31, 1900.....	\$1,608,650	\$76,679 14

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$116,310	\$3,071 90
Written or renewed during the year .....	208,278	6,406 52
Total .....	\$324,588	\$9,477 42
Deduct expirations and cancellations .....	180,086	4,112 05
Balance .....	\$144,502	\$5,364 77
Deduct reinsured policies .....	2,060	70 50
Net in force December 31, 1900.....	\$142,462	\$5,294 27

## HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$1,076,286	\$22,581 06
Written or renewed during the year.....	2,032,688	89,971 12
Total .....	\$3,108,984	\$112,552 18
Deduct expirations and cancellations.....	1,899,784	84,989 24
Net in force December 31, 1900 .....	\$1,209,200	\$27,562 94

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$124,662 88
Total amount of the company's stock owned by the directors, at par value .....	197,950 00
Dividends declared payable in stock from organization.....	35,000 00
Total amount loaned to officers and directors.....	2,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$165,438 00	\$3,373 48	\$3,760 47	\$3,760 47	\$74,160 00
Health .....	93,502 00	4,177 11	2,361 33	2,361 33	66,832 00
Aggregate .....	\$258,940 00	\$11,550 59	\$6,121 80	\$6,121 80	\$140,992 00

# EMPLOYERS' LIABILITY ASSURANCE CORPORATION, (Limited.)

*London, England.*

[Incorporated October, 1880; commenced business April, 1881.]

U. S. Branch—Managers and Attorneys, SAMUEL APPLETON, WALTER DANA.\*

U. S. Branch Office, 71 KILBY ST., BOSTON, MASS.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1886.

Amount of net ledger assets, December 31 of previous  
year ..... \$1,040,056 43

## INCOME DURING YEAR.

	Accident.	Employers' liability.	Health.	Fidelity.
Gross premiums un- paid December 31, last year paid ...	\$30,689 31	\$220,912 30	.....	\$2,029 04
Gross premiums written and re- newed during year .....	175,271 49	1,428,884 82	\$6,079 25	26,949 98
Total .....	\$205,960 80	\$1,649,797 12	\$6,079 25	\$28,979 02
Deduct gross pre- miums now in course of collec- tion .....	31,902 86	268,401 84	2,049 67	3,266 22
Entire premi- ums collected during the year .....	\$174,057 94	\$1,381,395 28	\$4,029 58	\$25,712 80
Deduct reinsur- ance, abatement, and return pre- miums .....	26,460 61	160,904 75	535 93	3,646 96
Net cash actu- ally received for premiums	\$147,597 33	\$1,220,490 53	\$3,493 65	\$22,065 84
				\$1,393,647 35
Interest on bonds and dividends on stocks (including ap- preciation, \$15,258.83) .....				52,503 91
Income from all other sources, viz.: Received from head office .....				42,202 36
Total income during the year .....				\$1,488,353 62
Sum .....				\$2,528,410 05



# 240 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

## DISBURSEMENTS DURING YEAR.

	Accident.	Employers' liability.	Health.	Fidelity.
Gross amount paid for claims excepting weekly indemnity .....	\$11,126 34	\$519,832 54	.....	\$8,787 48
Gross amt. paid for weekly or other periodical indemnity .....	50,472 94	.....	\$208 57	.....
Total .....	\$61,599 28	\$519,832 54	\$208 57	\$8,787 48
Deduct reinsurances, salvages and recoveries on losses previously paid .....	.....	3,261 79	.....	.....
Net paid policyholders .....	\$61,599 28	\$516,570 75	\$208 57	\$8,787 48
Total cost of adjustment and legal expenses in settlement of claims .....	.....	.....	.....	\$587,166 08
				128,060 10
<b>Total .....</b>				<b>\$715,226 18</b>
Commissions or brokerage to agents, less received on reinsurance .....				\$333,126 44
Salaries, travelling and all expenses of agents, and agencies not on commission account .....				9,251 29
Medical examiners' inspections .....				19,260 80
Salaries and all other compensation of officers, \$12,310.10; and home office employees, \$21,033.13.....				33,343 23
Taxes on premiums, \$24,425.01; insurance department fees and agents' licenses, \$7,315.32; municipal licenses, \$735.63; war revenue, \$8,010.87 .....				40,486 83
Rent, rates, etc. ....				21,893 62
Legal expenses .....				5,177 63
Furniture and fixtures, \$1,714.42; advertising, \$6,401.13; printing and stationery, \$14,836.56 .....				22,952 11
All other items .....				11,159 26
<b>Total miscellaneous expenses .....</b>				<b>496,651 21</b>
<b>Total disbursements .....</b>				<b>\$1,211,877 39</b>
<b>Balance .....</b>				<b>\$1,316,532 66</b>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest..	\$1,281,853 75
Cash in company's office, \$1,800.00; deposited in banks, \$459.89 .....	2,259 89
Massachusetts National Bank, Boston.	
Cash deposited with trustees, with Kidder, Peabody & Co. ....	32,419 02
<b>Total net ledger assets .....</b>	<b>\$1,316,532 66</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks .....	\$10,134 58
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# EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 241

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.
Accident .....	\$30,408 11	\$8,852 68	\$21,555 43	\$1,494 75
Employers' Liability .....	257,284 90	57,872 72	199,412 18	11,116 94
Health .....	2,024 67	675 78	1,348 89	25 60
Fidelity .....	3,019 22	619 36	2,399 86	247 00
	\$292,726 90	\$68,020 54	\$224,716 36	
Total net not over three months due .....				\$224,716 36
Total admitted assets .....				\$1,551,383 60

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)	Estimated expenses incident to settle- ment.
Accident .....	\$10,035 00	\$7,185 00	
Employers' Liability .....	45,840 00	2,215 00	\$271,100 00
Fidelity .....	465 00		
Net amounts of unpaid claim account .....	\$56,340 00	\$9,400 00	\$271,100 00
Aggregate of unpaid claims and expenses .....			\$336,840 00
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$134,622.75; unearned portion (50 per cent.) .....			\$67,311 38
Employers' Liability premiums, \$1,073,541.01; unearned portion (50 per cent.) .....			536,770 50
Health premiums, \$5,411.06; unearned portion (50 per cent.) .....			2,705 53
Fidelity premiums, \$23,211.55; unearned portion (50 per cent.) .....			11,606 77
Total one year or less .....			\$618,293 18
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Employers' Liability premiums, \$47,043.53; unearned premium, pro rata .....			26,172 33
Total unearned premiums, as computed above ...			644,565 51
Commissions, brokerages and other charges due to agents and brokers, on premiums paid .....			11,268 46
Total amount of all liabilities .....			\$992,673 97
Surplus beyond capital and other liabilities .....			558,709 63
Total .....			\$1,551,383 60

## 242 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

### RISKS AND PREMIUMS.

#### ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$26,341,728	\$117,074 34
Written or renewed during the year.....	39,436,085	175,271 49
<b>Total .....</b>	<b>\$65,777,813</b>	<b>\$292,345 83</b>
Deduct expirations and cancellations.....	35,085,951	155,937 56
<b>Balance .....</b>	<b>\$30,691,862</b>	<b>\$136,408 27</b>
Deduct reinsured policies .....	401,742	1,785 52
<b>Net in force December 31, 1900.....</b>	<b>\$30,290,120</b>	<b>\$134,622 75</b>

#### EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$211,822,785	\$941,434 60
Written or renewed during the year.....	321,499,085	1,428,884 82
<b>Total .....</b>	<b>\$533,321,870</b>	<b>\$2,730,319 42</b>
Deduct expirations and cancellations .....	278,671,700	1,238,540 90
<b>Balance .....</b>	<b>\$254,650,170</b>	<b>\$1,131,778 52</b>
Deduct reinsured policies .....	2,518,645	11,193 98
<b>Net in force December 31, 1900.....</b>	<b>\$252,131,525</b>	<b>\$1,120,584 54</b>

#### HEALTH.

	Amount at risk.	Premiums thereon.
Written or renewed during the year.....	\$1,367,830	\$6,079 25
Deduct expirations and cancellations .....	142,425	633 00
<b>Balance .....</b>	<b>\$1,225,405</b>	<b>\$5,446 25</b>
Deduct reinsured policies .....	7,915	35 19
<b>Net in force December 31, 1900.....</b>	<b>\$1,217,490</b>	<b>\$5,411 06</b>

#### FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$4,768,503	\$21,193 34
Written or renewed during the year.....	6,063,745	26,949 98
<b>Total .....</b>	<b>\$10,832,245</b>	<b>\$48,143 32</b>
Deduct expirations and cancellations.....	5,559,023	24,706 77
<b>Balance .....</b>	<b>\$5,273,225</b>	<b>\$23,436 55</b>
Deduct reinsured policies .....	50,625	225 00
<b>Net in force December 31, 1900.....</b>	<b>\$5,222,600</b>	<b>\$23,211 55</b>

### GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$744,211 98
Amounts deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders of such states and countries:	
Ohio .....	150,000 00
Virginia .....	12,500 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 243

BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Amounts received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$2,245,034 00	\$9,977 93	\$6,428 17	\$6,243 17	\$2,245,034 00
Employers' Liability ..	4,629,145 00	20,573 98	8,647 92	7,187 92	4,629,145 00
Fidelity .....	936 54	416 24			93,654 00
Health .....	368,277 00	1,636 79	58 57	58 57	368,277 00
Aggregate .....	\$7,336,110 00	\$32,604 94	\$15,134 66	\$13,489 66	\$7,336,110 00

## FIDELITY AND CASUALTY COMPANY,

*New York, N. Y.*

[Incorporated March 20, 1876; commenced business May 1, 1876.]

President, GEORGE F. SEWARD. Sec. and Treas., ROBT. J. HILLAS.  
Principal Office, NOS. 97 to 103 CEDAR STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 24, 1894.

## CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; subscribed for .....	\$250,000 00
Amount of capital paid up in cash .....	250,000 00
Amount of net ledger assets, December 31 of previous year .....	\$2,842,147 81

## INCOME DURING YEAR.

	Accident.	Employers' liability.	Burglary.
Gross premiums unpaid Dec. 31, last year paid .....	\$212,103 46	\$167,574 94	\$25,585 25
Gross premiums written and renewed during the year..	1,644,876 63	1,678,224 27	350,340 67
Total .....	\$1,856,980 09	\$1,845,799 21	\$375,925 92
Deduct gross premiums now in course of collection ....	190,680 88	208,109 21	23,439 84
Entire premiums collected during the year	\$1,666,299 71	\$1,637,690 00	\$352,486 08
Deduct reinsurance, abatement, rebate and return premiums .....	553,016 47	260,460 20	55,067 24
Net cash actually received for premiums.	\$1,113,283 24	\$1,377,229 80	\$297,418 84

	Fidelity and surety.	Plate glass.	Steam boiler.
Gross premiums unpaid Dec. 31, last year paid .....	\$9,965 61	\$22,866 11	\$60,939 01
Gross premiums written and renewed during the year.....	352,855 51	252,414 62	379,041 66
Total .....	\$362,821 12	\$275,280 73	\$439,980 67
Deduct gross premiums now in course of collection .....	12,229 67	26,789 26	49,935 97
Entire premiums collected during the year.....	\$350,591 45	\$248,491 47	\$390,044 70
Deduct reinsurance, abatement, rebate, and return premiums	59,706 46	34,686 32	110,164 36
Net cash actually received for premiums .....	\$290,884 99	\$213,805 15	\$279,880 34

\$3,572,502 36

Rents from company's property including for company's use of own building.....	\$37,862.79	\$63,471 68
Interest on bonds and dividends on stocks.....		95,713 94
Interest upon other debts due the company and on deposits in bank .....		2,264 71
<b>Total interest .....</b>		<b>\$161,450 33</b>
<b>Profit on sale or maturity of ledger assets during the year over book values .....</b>		<b>12,305 00</b>
<b>Total income during the year .....</b>		<b>\$3,746,257 69</b>
<b>Sum ..</b>		<b>\$6,588,405 50</b>

## DISBURSEMENTS DURING YEAR.

	Accident.	Employers' liability	Burglary.
Gross amount paid mor claims excepting weekly indemnity..	\$301,894 92		
Gross amount paid for weekly or other periodical indemnity	112,757 99		
<b>Total .....</b>	<b>\$414,652 91</b>	<b>\$673,696 36</b>	<b>\$111,062 31</b>
Deduct reinsurances, salvages and recoveries on losses previously paid .....	12,169 53	68 66	1,188 06
<b>Net paid policy-holders....</b>	<b>\$402,483 38</b>	<b>\$673,627 69</b>	<b>\$109,874 25</b>
Expense of loss adjustments and defense of suits against policy-holders .....	\$38,766 04	\$168,610 98	\$17,700 46

	Fidelity and surety.	Plate glass.	Steam boiler.
<b>Total .....</b>	<b>\$49,283 38</b>	<b>\$105,623 07</b>	<b>\$70,532 84</b>
Deduct reinsurances, salvages and recoveries on losses previously paid .....	19,532 77	10,384 52	13,678 88
<b>Net paid policy-holders...</b>	<b>\$29,750 61</b>	<b>\$105,238 55</b>	<b>\$56,853 96</b>
Expense of loss adjustments and defense of suits against policy-holders .....	\$13,270 16	\$5,729 13	\$923 13

\$1,612,828 34

Stockholders for interest or dividend.....	\$50,000 00
Commission or brokerage to agents, less received on reinsurance .....	937,771 81
Salaries, traveling and all expenses of agents and agencies not on commission account.....	169,906 86
Medical examiners' inspection .....	128,622 88
Salaries and all other compensation of officers, \$43,218.93; and home office employees, \$205,506.93.....	248,724 86
Taxes on premiums, \$45,533.01; taxes on property, \$10,572.22; insurance department fees and agents' licenses, \$15,806.44; municipal licenses, \$2,407.90; U. S. internal revenue tax, \$21,893.51; tax on franchise, \$116.00 .....	96,328 08
Rent (including \$37,862.79. for company's use of own building) .....	38,078 46

Legal expenses, \$1,603.33; real estate repairs and expenses (other than taxes), \$22,797.67.....	\$24,401 06
Furniture and fixtures, \$6,841.06; advertising, \$8,432.02; printing and stationery, \$32,255.75 .....	46,528 83
Losses on ledger assets actually sold or matured, under book value .....	3,348 25
All other items, viz.: \$71,622.31; profit and loss items, \$2,142.54 .....	73,764 85
<b>Total miscellaneous expenses .....</b>	<b>\$1,817,475 93</b>
<b>Total disbursements .....</b>	<b>\$3,430,304 27</b>
<b>Balance .....</b>	<b>\$3,158,101 23</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered and incumbered .....	\$567,737 29
Book value of bonds (excluding interest), \$1,185,354.23; and stocks, \$1,278,425.00 .....	2,463,779 28
Cash in company's office, \$6,423.15; deposited in banks, \$112,886.15 .....	119,314 30
National Park Bank, N. Y.....	\$14,572 82
Chemical National Bank, N. Y.....	84,307 23
American Exchange Nat. Bank, N. Y.....	4,531 16
Fourth National Bank, Atlanta, Ga.....	250 00
Merchants Nat. Bank, Baltimore, Md.....	100 00
International Trust Co., Boston, Mass.....	250 00
City Bank, Buffalo, N. Y.....	100 00
Amer. Trust & Savings Bk., Chicago, Ill.....	5,200 00
Denver National Bank, Denver, Col.....	150 00
Peoples Savings Bank, Detroit, Mich.....	300 00
Union Nat. Bank, Louisville, Ky.....	100 00
Northwest Nat. Bk., Minneapolis, Minn.....	250 00
Manufacturers Nat. Bk., Newark N. J.....	200 00
First Nat. Bank, New Haven, Conn.....	175 00
Whitney Nat. Bank, New Orleans, La.....	150 00
Girard Nat. Bank, Philadelphia, Pa.....	750 00
Central Nat. Bank, Philadelphia, Pa.....	150 00
Mercantile Bank, Pittsburgh, Pa.....	50 00
Tradesmen's Nat. Bank, Pittsburgh, Pa.....	50 00
Nat. Bank of Virginia, Richmond, Va.....	150 00
Boatmen's Bank, St. Louis, Mo.....	400 00
Anglo-California Bk., Ltd., San Francisco, Cal. ....	500 00
Mutual Nat. Bank, Troy, N. Y.....	200 00
Bills receivable, \$5,061.82; agents' debit balances, \$2,208.54 .....	7,270 36
All other items .....	4,620 50
<b>Total .....</b>	<b>\$3,162,721 73</b>
<b>All credit items .....</b>	<b>4,620 50</b>
<b>Total net ledger assets .....</b>	<b>\$3,158,101 23</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$3,034 29
Rents accrued on company's property or lease .....	705 42
<b>Total outstanding interest .....</b>	<b>\$3,739 71</b>
<b>Market value of bonds and stocks over book value .....</b>	<b>416,703 97</b>
<b>Reserve reinsurance deposit (cash in company's possession) .....</b>	<b>23,784 62</b>

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.
Accident .....	\$177,789 79	\$46,669 82	\$131,119 97	\$12,890 59
Employers' liability .....	178,132 15	46,759 69	131,372 46	29,977 06
Burglary .....	22,422 69	5,885 96	16,536 73	1,017 15
Fidelity and surety .....	9,859 80	2,588 19	7,271 61	2,369 87
Plate glass .....	29,726 01	6,753 08	18,972 93	1,063 25
Steam boiler .....	48,654 55	12,771 82	35,882 73	1,281 42
	\$462,584 99	\$121,428 56	\$341,156 43	
Total net not over three months due .....				\$341,156 43
Gross assets .....				\$3,943,485 96
DEDUCT ASSETS NOT ADMITTED.				
Agents' debt balances, unsecured, \$2,208.54; bills receivable, unsecured, \$5,061.82 .....				7,270 36
Total admittd assets .....				\$3,936,215 60

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Known or estimated: proofs not filed.	Resisted by com- pany on its own ac- count. (not outlawed.)
Accident .....	\$45,808 50	\$28,095 00	\$46,378 50
Employer's liability .....	93,350 00		464,550 00
Burglary .....	19,300 04		3,150 00
Fidelity and surety .....	16,070 91		12,676 32
Plate glass .....	10,568 99		
Steam boiler .....	1,132 34		
Total gross amount of claims .....	\$186,230 78	\$28,095 00	\$526,754 82
Aggregate of unpaid claims and expenses .....			\$741,080 60
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident, premiums, \$1,105,410.22; un- earned portion (50 per cent.) .....		\$552,705 11	
Employers' liability, premiums, \$1,167,858.02; unearned portion (50 per cent.) .....		583,929 00	
Burglary, premiums, \$299,356.36; unearned portion (50 per cent.) .....		149,673 18	
Fidelity and surety, premiums, \$290,256.91; unearned portion (50 per cent.) .....		145,128 45	
Plate glass, premiums, \$218,347.65; un- earned portion (50 per cent.) .....		109,173 82	
Steam Boiler, premiums, \$181,529.87; un- earned portion (50 per cent.) .....		90,764 93	
Total one year or less .....		\$1,631,379 49	



Gross premiums upon all unexpired risks, running more than one year from date of policy:

Accident, premiums, \$12,277.83; unearned premium, pro rata .....	\$7,827 44
Employers' liability, premiums, \$51,560.44; unearned premium, pro rata .....	29,568 47
Burglary, premiums, \$3,872.88; unearned premium, pro rata .....	2,911 00
Fidelity and surety, premiums, \$5,638.97; unearned premium, pro rata .....	3,439 72
Plate glass, premiums, \$1,124.29; unearned premium, pro rata .....	345 55
Steam Boiler, \$338,213.57; unearned premium, pro rata .....	183,662 82

Total more than one year..... \$227,755 00

Total unearned premiums, as computed above ..... \$1,859,134 49

Contingent fund ..... 150,000 00

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued ..... 43,004 38

Total amount of all liabilities ..... \$2,793,219 47

Joint-stock capital actually paid up in cash..... \$250,000 00

Surplus beyond capital and other liabilities ..... 892,996 13

1,142,996 13

Total ..... \$3,936,215 60

## RISKS AND PREMIUMS.

### ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$308,661,297 00	\$1,117,076 81
Written or renewed during the year.....	521,172,008 32	1,644,876 63
Total .....	\$829,833,405 32	\$2,761,953 44
Deduct expirations and cancellations.....	511,976,025 00	1,644,179 85
Balance .....	\$317,857,380 32	\$1,117,773 59
Deduct reinsured policies .....	13,333 33	85 54
Net in force December 31, 1900.....	\$317,844,046 99	\$1,117,688 06

### EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$180,483,333 00	\$1,177,694 16
Written or renewed during the year.....	218,079,333 00	1,678,224 27
Total .....	\$398,562,666 00	\$2,855,918 43
Deduct expirations and cancellations .....	210,361,666 00	1,633,474 32
Balance .....	\$188,201,000 00	\$1,221,844 11
Deduct reinsured policies .....	56,666 66	2,425 65
Net in force December 31, 1900.....	\$188,164,333 34	\$1,219,418 46

### BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$32,654,614 51	\$265,188 06
Written or renewed during the year.....	46,545,363 81	350,340 67
Total .....	\$79,199,978 32	\$615,528 73
Deduct expirations and cancellations .....	38,616,413 84	312,299 49
Net in force December 31, 1900.....	\$40,523,564 48	\$303,229 24

## RISKS AND PREMIUMS.—Continued.

## FIDELITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$46,287,801 32	\$175,885 71
Written or renewed during the year.....	89,722,940 17	362,855 51
Total .....	\$136,010,741 49	\$528,741 22
Deduct expirations and cancellations .....	70,476,132 32	232,464 24
Balance .....	\$65,534,609 17	\$296,276 88
Deduct reinsured policies .....	72,500 00	321 00
Net in force December 31, 1900.....	\$65,462,109 17	\$295,955 88

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$8,835,232 05	\$196,904 56
Written or renewed during the year.....	10,634,559 04	252,414 62
Total .....	\$19,469,791 09	\$449,319 18
Deduct expirations and cancellations .....	10,206,640 55	229,822 54
Balance .....	\$9,263,150 54	\$219,496 64
Deduct reinsured policies .....	1,236 80	24 70
Net in force December 31, 1900.....	\$9,261,913 74	\$219,471 94

## STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$108,371 574 50	\$507,084 36
Written or renewed during the year.....	97,392,668 50	379,041 66
Total .....	\$205,764,243 00	\$886,126 02
Deduct expirations and cancellations .....	95,062,239 50	366,382 58
Net in force December 31, 1900.....	\$110,702,003 50	\$519,743 44

Total net amount of risks in force December 31, 1900 (all departments of the company), \$731,957,971.22; premiums thereon, \$3,675,507.01.

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$1,367,828 44
Total amount of the company's stock owned by the directors, at par value .....	167,800 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: State of Ohio; par value....	81,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes
Does any officer, director, or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$5,233,600	\$35,969 45	\$19,544 25	\$19,544 35	\$5,334,150
Employers' liability .....	2,220,000	22,794 65	30,670 72	30,670 72	2,335,000
Burglary .....	3,110,213	21,021 26	6,643 25	6,643 25	3,506,763
Fidelity .....	81,350	311 50			118,850
Plate glass .....	129,796	2,409 63	1,065 03	1,065 03	138,842
Steam boiler .....	1,683,000	5,524 08	643 09	643 09	1,826,500
Aggregate .....	\$12,457,559	\$88,020 57	\$58,556 44	\$55,556 44	\$13,259,105

## FRANKFORT AMERICAN INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated March 22, 1898; commenced business August 15, -1898.]

President, PAUL DUMCKE.

Vice President, F. G. VOSS.

Secretary, GORDON MACDONALD.

Home Office, 100 WILLIAM STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, November 17, 1898.

## CAPITAL STOCK.

Amount of capital paid up in cash..... \$300,000 00

Amount of net ledger assets, December 31 of previous  
year ..... \$399,428 11

## INCOME DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Plate glass.	Steam boiler.	
Gross premiums unpaid December 31, last year paid .....	\$1,499 38	\$21,600 92	\$9,802 72	\$5,757 48	
Gross premiums written and renewed during year .....	4,475 35	196,105 50	77,048 27	25,076 35	
Total .....	\$5,974 73	\$217,706 42	\$86,850 99	\$30,833 83	
Deduct gross premiums now in course of collec- tion .....	1,184 43	39,699 79	15,990 69	7,733 02	
Entire premiums col- lected during the year .....	\$4,790 30	\$178,006 63	\$70,860 90	\$23,100 81	
Deduct reinsurance, abate- ment, rebate and return premiums .....	1,137 56	30,365 95	13,564 78	2,890 40	
Net cash actually re- ceived for premi- ums .....	\$3,652 74	\$147,640 68	\$57,296 12	\$20,210 41	
Interest on bonds and dividends on stocks .....					\$228,799 95
Income from all other sources .....					9,900 00
					15,867 56
Total income during the year .....					\$254,567 51
Sum .....					\$653,995 62

## DISBURSEMENTS DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Plate glass.	Steam boiler.	
Gross amount paid for claims excepting weekly indemnity .....	\$953 72	\$43,234 28	\$44,124 46	\$763 46	\$89,075 92
Commissions or brokerage to agents, less received on re-insurance .....				\$53,546 75	
Salaries, traveling and all expenses of agents and agencies not on commission account.....				39,308 70	
Medical examiners' inspections .....				8,210 48	
Salaries and all other compensation of officers.....				5,420 00	
Taxes on premiums, \$3,119.85; insurance dep't fees and agents' licenses, \$1,297.56; municipal licenses, \$35.00..				4,452 40	
Advertising, \$863.43; printing and stationery, \$2,468.56				3,331 99	
All other items, viz.: Postage and telegrams, \$877.08; miscellaneous, \$2,691.41 .....				3,568 49	
Total miscellaneous expenses .....				117,937 82	
Total disbursements .....				\$207,013 74	
Balance .....				\$446,981 88	

## LEDGER ASSETS.

Book value of bonds .....	\$379,824 39
Cash deposited in banks: National Park bank, New York, \$33,503.72; Ladenburg, Thalmann & Co., New York, \$15,867 56 .....	49,371 28
Agents' debit balances .....	1,786 21
Total net ledger assets .....	\$446,981 88

## NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit:	
Interest due and accrued on bonds and stocks .....	\$4,923 33
Market value of bonds and stocks over book value .....	1,200 00
Gross premiums in course of collection to wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.	
Accident .....	\$1,033 13	\$367 42	\$665 71	\$94 56	
Employees' liability .....	37,664 39	13,648 14	24,016 25	1,272 13	
Plate glass .....	13,575 70	5,986 89	7,588 81	1,508 99	
Steam boiler .....	7,458 33	2,396 88	5,061 45	171 68	
Total net not over three months due .....	\$59,731 55	\$22,399 33	\$37,332 23		37,332 22
Total admitted assets .....					\$490,437 43

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)	
Accident .....	\$175 00		
Employers' liability .....	7,940 00	\$36,300 00	
Net amount of unpaid claim account .....	\$15,170 74	\$36,300 00	
Aggregate of unpaid claims and expenses .....			\$51,470 74
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$2,785.71; unearned portion (50 per cent.) .....		\$1,392 86	
Employers' liability premiums \$152,808.47; unearned portion (50 per cent.) .....		76,404 23	
Plate glass premiums, \$59,821.82; unearned portion (50 per cent.) .....		29,910 91	
Steam boiler, \$5,859.36; unearned portion (50 per cent.) .....		2,929 68	
Total one year or less .....		\$110,637 68	
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Employers' liability premiums, \$1,264.40; unearned premium, pro rata .....		946 61	
Plate glass premiums, \$37.16; unearned premium, pro rata .....		69 50	
Steam boiler premiums, \$22,389.85; unearned premium, pro rata .....		15,952 97	
Total more than one year .....		\$16,969 08	
Total unearned premiums, as computed above ...			127,606 76
Total amount of all liabilities .....			\$179,077 50
Joint stock capital actually paid up in cash .....		\$300,000 00	
Surplus beyond capital and other liabilities .....		11,359 93	
			311,359 93
Total .....			\$490,437 43

## RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,806,000 00	\$3,879 86
Written or renewed during the year .....	2,315,000 00	4,475 35
Total .....	\$4,121,000 00	\$8,355 21
Deduct expirations and cancellation .....	1,946,000 00	5,569 50
Net in force December 31, 1900 .....	\$2,175,000 00	\$2,785 71

## RISKS AND PREMIUMS.—Continued.

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$18,030,000 00	\$38,478 41
Written or renewed during the year.....	40,969,000 00	196,106 50
Total .....	\$58,999,000 00	\$284,583 91
Deduct expirations and cancellations.....	24,536,000 00	129,978 04
Balance .....	\$34,464,000 00	\$154,605 87
Deduct re-insured policies .....	45,000 00	533 00
Net in force December 31, 1900.....	\$34,419,000 00	\$154,072 87

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$2,025,182 33	\$34,466 21
Written or renewed during the year.....	4,481,032 63	77,048 27
Total .....	\$6,506,214 96	\$11,514 48
Deduct expirations and cancellations .....	2,823,843 13	51,905 50
Net in force December 31, 1900.....	\$3,682,371 83	\$59,908 98

## STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$2,566,666 00	\$11,616 37
Written or renewed during the year.....	7,766,000 00	25,076 35
Total .....	\$10,332,666 00	\$36,692 72
Deduct expirations and cancellations.....	2,211,934 30	8,228 51
Balance .....	\$8,120,731 70	\$28,464 21
Deduct re-insured policies .....	70,000 00	215 00
Net in force December 31, 1900.....	\$8,050,731 70	\$28,249 21

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$39,075 92
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Amount at risk, end of year.
Employers' liability .....	\$10,000 00	\$79 50	\$10,000 00
Steam boiler .....	140,000 00	624 80	140,000 00
Aggregate .....	\$150,000 00	\$704 30	\$150,000 00

# FRANKFORT MARINE, ACCIDENT & PLATE GLASS INSURANCE COMPANY,

*Frankfort-on the-Main, Germany.*

[Incorporated March, 1865; commenced business August, 1896.]

U. S. Manager, F. G. VOSS.

United States Branch, 100 WILLIAM ST., NEW YORK CITY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, December 30, 1896.

Amount of net ledger assets, December 31 of previous  
year ..... \$511,873 96

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.	Plate glass.	Health.	
Gross premiums un- paid December 31, last year paid .....	\$46,219 86	\$214,513 02	\$11,271 30	\$665 38	
Gross premiums writ- ten and renewed during year .....	177,686 47	777,801 16	59,046 88	3,331 55	
Total .....	\$223,905 63	\$992,314 18	\$70,318 18	\$3,996 93	
Deduct gross premi- ums now in course of collection .....	37,387 96	215,552 59	13,695 37	1,133 04	
Entire premiums col- lected during the year .....	\$186,517 67	\$776,761 59	\$56,622 81	\$2,863 89	
Deduct re-insurance, abatement, rebate and return premi- ums. ....	23,248 05	92,950 64	7,244 05	367 49	
Net cash actual- ly received for premiums .....	\$163,269 62	\$683,810 95	\$49,378 76	\$2,496 40	
					\$898,955 73
Interest on bonds and dividends on stocks .....					6,550 00
Income from all other sources, viz.: Remittance from home office .....					180,000 00
Total income during the year .....					\$1,085,505 73
Sum . . .					\$1,597,379 69

## DISBURSEMENTS DURING YEAR.

	Accident.	Employ- ers' liability.	Plate glass.	Health.	
Gross amount paid for claims excepting weekly indemnity .....	\$109,910 35	\$392,976 24	\$24,425 10	\$426 99	\$527,738 68
Stockholders for interest or dividends.....				\$6,000 00	
Commissions or brokerage to agents, less received on re-insurance .....				268,576 93	
Salaries, travelling and all expenses of agents, and agencies not on commission account.....				98,156 56	
Medical examiners' inspections .....				11,654 29	
Salaries and all other compensation of officers.....				1,500 00	
Taxes on premiums, \$18,256.17; insurance dep't fees and agents' licenses, \$9,767.31; municipal licenses, \$75.50 .....				28,097 98	
Legal expenses .....				2,254 00	
Advertising, \$2,415.00; printing and stationery, \$5,748.24.....				8,163 24	
All other items, viz.: Telegrams and postage, \$2,467.46; miscellaneous, \$11,043.43 .....				13,610 89	
Total miscellaneous expenses .....				438,013 89	
Total disbursements .....				\$965,752 57	
Balance .....				\$631,627 12	

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$524,291 67
Deposited with trustees .....	110,588 75
Total .....	\$634,880 42
Agents' credit balances .....	3,253 30
Total net ledger assets .....	\$631,627 12

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks .....	\$13,122 46
Market value of bonds and stock over book value .....	15,848 33
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.
Accident .....	\$36,783 28	\$11,414 70	\$25,368 58	\$411 32
Employees' liability.....	189,045 34	42,274 80	146,770 54	23,471 25
Plate glass .....	13,280 07	4,274 66	9,005 41	279 38
Health Insurance ...	820 04	275 50	544 54	209 00
	\$239,928 73	\$58,239 66	\$181,689 07	

Total net not over three months due .....	181,689 07
Total admitted assets .....	\$842,286 98



## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)	
Accident .....	\$11,240 00		
Employers' liability .....	88,272 19	\$124,700 00	
Plate glass .....	2,031 32		
Health Insurance .....			
Net amount of unpaid claims account	\$101,543 51	\$124,700 00	
Aggregate of unpaid claims and expenses .....			\$226,243 51
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$102,071.03; unearned portion (50 per cent.) .....		\$51,035 52	
Employers' liability premiums, \$511,520.04; unearned portion (50 per cent.) .....		255,760 02	
Plate glass premiums, \$47,502.90; unearned portion (50 per cent.) .....		23,751 45	
Health Insurance premiums, \$2,734.15; unearned por- tion (50 per cent.) .....		1,367 07	
Total one year or less .....		\$331,914 06	
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Accident premiums, \$40.00; unearned premium, pro rata .....		\$23 82	
Employers' liability premiums, \$41,498.55; unearned premium, pro rata .....		25,091 22	
Plate glass premiums, \$1,824.19; unearned premium, pro rata .....		1,297 96	
Total more than one year .....		\$26,413 00	
Total unearned premiums, as computed above ....			358,327 06
Total amount of all liabilities .....			\$584,570 57
Joint stock capital actually paid up in cash .....		\$200,000 00	
Surplus beyond capital and other liabilities .....		57,716 41	
			257,716 41
Total .....			\$842,286 98

## RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$15,379,700 00	\$111,371 89
Written or renewed during the year .....	27,218,900 00	177,686 47
Total .....	\$42,698,600 00	\$289,058 36
Deduct expirations and cancellations .....	24,740,550 00	186,888 03
Balance .....	\$17,958,050 00	102,170 33
Deduct re-insured policies .....	40,000 00	59 30
Net in force December 31, 1900 .....	\$17,918,050 00	\$102,111 03

## RISKS AND PREMIUMS.—Continued.

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$58,342,000 00	\$565,891 17
Written or renewed during the year.....	71,729,000 00	777,801 16
Total .....	\$130,071,000 00	\$1,343,692 33
Deduct expirations and cancellations.....	67,446,000 00	79,673 74
Net in force December 31, 1900.....	\$62,625,000 00	\$553,018 59

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$2,280,548 41	\$30,193 65
Written or renewed during the year.....	3,275,203 75	59,046 88
Total .....	\$5,555,752 16	\$89,240 53
Deduct expirations and cancellations.....	2,708,892 63	39,591 54
Balance .....	\$2,846,859 53	\$49,648 99
Deduct re-insured policies.....	13,851 81	321 90
Net in force December 31, 1900.....	\$589,450 00	\$2,734 15

## HEALTH

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$198,000 00	\$797 01
Written or renewed during the year.....	750,450 00	3,331 55
Total .....	\$948,450 00	\$4,128 56
Deduct expirations and cancellations.....	359,000 00	1,394 44
Net in force December 31, 1900.....	\$589,450 00	\$2,734 15

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$527,738 68
Were the company's books closed on the 31st day of December for the purposes of this statement.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$982,800 00	\$2,280 77	\$4,763 75	\$4,763 75	\$867,800 00
Employers' liability ...	2,250,000 00	24,330 70	10,333 30	10,333 30	2,240,000 00
Plate glass .....	56,821 41	887 96	336 25	336 23	56,821 41
Health .....	5,500 00	22 00			5,500 00
Aggregate .....	\$3,295,121 41	\$27,521 43	\$15,433 28	\$15,433 28	\$3,170,121 41

# GENERAL ACCIDENT ASSURANCE CORPORATION, (Limited.)

*Perth, Scotland.*

[Incorporated February 23, 1891; commenced business February 23, 1891.]

United States Managers, MEIER & HAUGHTON.  
United States Home Office, N. E. Cor. 4TH AND WALNUT STS., PHILA.

Attorney for services of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1899.

Amount of net ledger assets, December 31st of previous  
year ..... \$303,350 57

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.	Burglary.	
Gross premiums unpaid Decem- ber 31, last year paid.....	\$1,549 35	\$346 50	\$7,200 79	
Gross amount written and re- newed during year .....	162,381 85	455 50	44,849 76	
Total .....	\$162,931 20	802 06	52,050 55	
Deduct gross premiums now in course of collection .....	2,923 28	16 50	8,770 40	
Entire premiums collected dur- ing each year .....	\$161,007 92	\$785 50	\$43,280 15	
Deduct re-insurance, abatement, rebate and return premiums..	4,795 87	331 50	8,070 13	
Net cash actually received for premiums .....	\$156,212 05	\$454 00	\$35,210 02	\$191,876 07
Interest on bonds and dividends on stocks .....			\$9,350 00	
Interest upon other debts due the company and on deposits in bank .....			338 68	
Total interest .....				9,688 68
Profit on sale or maturity of ledger assets during the year over book values .....				744 91
Total income during the year .....				\$202,309 66
Sum .....				\$505,660 23

## DISBURSEMENTS DURING YEAR.

	Accident	Employ- ers' liability.	Burglary.
Gross premiums paid for claims excepting weekly indemnity ..	\$14,050 00	\$903 00	\$13,955 97
Gross amount paid for weekly or other periodical indemnity ..	47,221 55		
Total ..	\$61,271 55	\$903 00	\$13,955 97
Deduct re-insurances, salvages and recoveries on losses previ- ously paid ..	100 71		4 00
Net paid policy-holders....	\$61,170 84	\$903 00	\$13,951 97

\$76,025 81

Commissions or brokerage to agents, less received on re-insurance ..	\$45,730 93
Salaries, travelling and all expenses of agents, and agencies not on commission account.....	6,964 77
Medical examiners' fees and salaries.....	3,039 17
Salaries and all other compensation of home office employees ..	21,355 03
Taxes on premiums, \$2,510 29; insurance dep't fees and agents' licenses, \$970.16; municipal licenses, \$100.00 ..	3,560 45
Rent less \$1,875.00 from sub-leases.....	621 04
Legal expenses ..	993 61
Furniture and fixtures, \$508.01; advertising, \$215.85; printing and stationery, \$3,358.97.....	4,082 83
All other items, viz.: General expense.....	8,566 82

Total miscellaneous expenses ..... 94,924 65

Total disbursements ..... \$170,950 46

Balance ..... \$334,709 77

## LEDGER ASSETS.

Book value of bonds excluding interest.....	\$324,534 50
Cash deposited in banks ..	10,141 08
4th St. National Bank, Philadelphia.....	\$2,971 08
Girard Trust C. Trustees, Philadelphia..	7,170 00
Agents' debit balances ..	34 19

Total net ledger assets ..... \$334,709 77

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks ..... \$2,941 66

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums
Accident ..	\$2,923 28	\$622 04	\$2,301 24
Employers' liability ..	16 50	4 13	12 37
Burglary ..	8,770 40	2,631 12	6,139 28
	\$11,710 18	\$3,257 29	\$8,452 89

Total net not over three months due ..... 8,452 89

Total admitted assets ..... \$346,104 32

# 260 GENERAL ACCIDENT ASSURANCE CORPORATION.

## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Resisted by company on its own account, (not outlawed.)	Estimated expense incident to settlement.	
Accident .....	\$5,463 46	\$350 00	\$500 00	
Burglary .....	5,173 65		500 00	
Net amounts of unpaid claim account .....	\$10,637 11	\$350 00	\$1,000 00	
Aggregate of unpaid claims and expenses .....				\$11,987 11
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$77,123.59; unearned portion (50 per cent.) .....			\$38,564 30	
Employers' liability premiums, \$124.00; unearned portion (50 per cent.) .....			62 00	
Burglary premiums, \$36,477 70; unearned portion (50 per cent.) .....			18,238 85	
Total one year or less .....			\$56,865 15	
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Accident premiums, \$1,336.00; unearned premium, pro rata .....			1,307 60	
Total unearned premiums, as computed above ....				58,167 75
Total amount of all liabilities .....				\$70,154 86
Deposit N. Y. Ins. Dept. ....			\$250,000 00	
Surplus beyond deposit and other liabilities .....			25,949 46	
				275,949 46
Total . . . . .				\$346,104 32

## RISKS AND PREMIUMS.

### ACCIDENT.

	Amount at risk.	Premiums thereon
In force December 31, preceding year.....	\$38,327,325	\$45,659 29
Written or renewed during the year.....	162,930,345	162,381 85
Total .....	\$201,257,670	\$208,041 14
Deduct expirations and cancellations.....	144,127 795	128,746 62
Balance .....	\$57,129,875	\$79,294 52
Deduct reinsured policies .....	848,000	829 93
Net in force December 31, 1900.....	\$56,281,875	\$78,464 59

### EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$40,000	\$346 50
Written or renewed during the year.....	160,000	455 50
Total .....	\$200,000	\$802 00
Deduct expirations and cancellations .....	90,000	678 00
Net in force December 31, 1900.....	\$110,000	\$124 00

RISKS AND PREMIUMS.—Continued.

BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$1,742,519	\$14,234 51
Written or renewed during the year.....	5,332,101	44,849 76
Total .....	\$7,074,620	\$59,084 27
Deduct expirations and cancellations.....	2,712,026	22,203 99
Balance .....	\$4,362,594	\$36,880 28
Deduct reinsured policies .....	125,500	402 58
Net in force December 31, 1900.....	\$4,237,094	\$36,477 70

GENERAL INTERROGATORIES.

Losses incurred during the year..... \$86,662 92  
 Were the company's books closed on the 31st day of December for  
 the purposes of this statement?..... Yes.

BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$2,623,050	\$2,846 06	\$1,076 51	\$1,221 51	\$875,000

## GUARANTEE COMPANY OF NORTH AMERICA,

*Montreal, Canada.*

[Incorporated August, 1851; commenced business April, 1872.]

President, EDWARD RAWLINGS. Vice President, H. S. MACDOUGALL.  
 Secretary, ROBERT KERR. Home Office, 57 BEAVER HALL HILL.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, 1881.

Amount of net ledger assets, December 31st of previous year .....	\$385,026 13
Add balance of profit and loss entries, 1899.....	4,718 91
Extended at .....	\$989,745 04

## INCOME DURING YEAR.

	Fidelity.	
Gross premiums unpaid December 31, last year paid..	\$13,496 10	
Gross premiums written and renewed during year..	180,462 26	
Total .....	\$193,957 36	
Deduct gross premiums now in course of collection..	6,781 10	
Entire premiums collected during the year.....	\$187,176 26	
Deduct reinsurance, abatement, rebate and return premiums .....	30,904 58	
Net premiums actually received in cash.....		\$156,271 68
Rents from company's property less taxes and repairs	\$2,385 25	
Interest on loans on mortgages on real estate .....	177 81	
Interest on bonds and dividends on stocks.....	37,984 74	
Interest upon other debts due the company and on deposits in bank .....	901 57	
Total interest .....		41,447 37
Profit on sale or maturity of ledger assets during the year over book values .....		1,858 93
Total income during the year .....		\$199,579 95
Sum .....		\$1,189,325 02

## DISBURSEMENTS DURING YEAR.

	Fidelity.	
Gross amount paid for claims excepting weekly indemnity .....	\$48,142 65	
Deduct reinsurances, salvages and recoveries on losses previously paid .....	4,898 46	
Net paid policy holders .....		\$43,244 19
Stockholders for interest or dividends .....		24,368 00

Commissions or brokerage to agents, less received on reinsurance .....	\$6,350 29
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	19,455 73
Medical examiners' inspections .....	11,735 56
Salaries and all other compensation of officers and home office employees .....	39,347 34
Taxes on premiums, \$1,692.30; taxes on property, \$231.69; insurance department fees and agents' licenses, \$3,122.35; municipal licenses, \$647.96; U. S. internal revenue, \$842.79 .....	6,537 09
Rent (including \$2,250.00 for company's use of own building) .....	7,107 36
Legal expenses .....	1,136 45
Advertising, \$1,239.66; printing and stationery, \$2,819.15 .....	4,058 81
All other items, viz.: Postages, telegrams and sundry office expenses .....	6,855 29
<b>Total miscellaneous expenses .....</b>	<b>\$108,583 91</b>
<b>Total disbursements .....</b>	<b>\$170,196 10</b>
<b>Balance .....</b>	<b>\$1,019,125 92</b>

LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$73,600 62
Mortgage loans on real estate, first liens.....	1,000 00
Book value of bonds (excluding interest, \$344,265.00) and stocks, \$470,623.67 .....	814,888 67
Cash in company's office, \$1,038.64; deposited in banks, \$124,919.76 .....	125,958 40
All other items, viz.: Furniture and safes at home office and branches .....	3,681 23
<b>Total net ledger assets .....</b>	<b>\$1,019,128 92</b>

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$6,151 09
Interest accrued on other assets .....	1,800 00
<b>Total outstanding interest .....</b>	<b>\$7,951 08</b>
<b>Market value of bonds and stocks over book value .....</b>	<b>15,284 00</b>
<b>Gross premiums in course of collection, to-wit:</b>	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums	
Fidelity .....	\$6,781 10	\$359 04	\$6,442 06	6,442 06
<b>Gross assets .....</b>				<b>\$1,048,806 06</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$3,681 23
Depreciation from book values of above ledger assets to bring same to market value .....	3,003 12
<b>Total .....</b>	<b>6,684 35</b>
<b>Total admitted assets .....</b>	<b>\$1,042,121 71</b>



## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated; proofs not file d.	Resisted by company on its own account, (not outlawed.)	
Fidelity .....	\$18,595 86	\$14,976 70	\$51,215 32	
Deduct reinsurances due and accrued .....		2,800 00	17,500 00	
Net amount of unpaid claim account .....	\$18,595 86	\$12,176 70	\$33,715 32	
Aggregate of unpaid claims and expenses .....				\$64,487 88
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Fidelity premiums, \$169,674.76; unearned portion (50 per cent.) .....			\$84,837 38	
Total one year or less .....				84,837 38
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....				6,246 67
All other liabilities, viz.: For contingencies .....				5,000 00
Total liabilities .....				\$160,571 93
Surplus .....				881,549 78
Total .....				\$1,042,121 71

## RISKS AND PREMIUMS.

## FIDELITY.

	Amount at risk	Premiums thereon.
In force on 31st day of December, 1899.....	\$49,508,548 00	\$195,810 44
Written or renewed during year 1900.....	54,723,792 00	180,462 26
Total .....	\$104,232,340 00	\$376,272 70
Deduct those expired and marked off as terminated....	55,026,181 00	182,370 69
In force at end of year 1900.....	\$49,196,159 00	\$193,902 01
Deduct amount reinsured .....	6,777,467 00	24,227 25
Net amount in force December 31, 1900.....	\$42,418,692 00	\$169,674 76

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$50,374 70
Total amount of the company's stock owned by the directors at par value .....	164,870 00
Dividends declared payable in stock from organization .....	38,900 00
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: State of Virginia.....	16,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Amount at risk, end of year.
Fidelity .....	\$64,500 00	\$327 49	\$56,500 00

# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

*Hartford, Connecticut.*

[Incorporated June, 1866; commenced business October, 1866.]

President, J. M. ALLEN. 1st Vice Pres., W. B. FRANKLIN.  
Secretary, J. B. PIERCE. 2d Vice Pres., F. B. ALLEN.  
Home Office, 650 MAIN STREET.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1871.

## CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; sub-	
scribed for .....	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00
Amount of net ledger assets, December 31st of previous	
year .....	\$2,214,292 86

## INCOME DURING YEAR.

	Steam boiler.
Gross premiums unpaid Dec. 31, last year	
paid .....	\$339,266 41
Gross premiums written and renewed	
during year .....	1,212,363 30
Total .....	\$1,551,629 71
Deduct gross premiums now in course	
of collection .....	262,813 27
Entire premiums collected during	
the year .....	\$1,288,816 44
Deduct reinsurance, abatement, rebate	
and return premiums .....	140,776 30
Net cash actually received for premiums .....	\$1,148,040 14
Rents from company's property, including \$5,857.34	
for company's use of own building.....	5,857 34
Interest on loans on mortgages of real	
estate .....	\$16,267 67
Interest on bonds and dividends on	
stocks .....	89,755 52
Interest upon other debts due the com-	
pany and on deposits in bank.....	4,018 63
Total rents and interest .....	110,041 82
Profit on sale of real estate, \$1,855.00; on sale or	
maturity of securities, \$19,449.80 .....	21,304 80
From all other sources, viz.: Special mechanical	
services .....	3,031 95
Total income during the year .....	\$1,288,276 05
Sum of both amounts .....	\$3,502,568 91

# 266 HARTFORD STEAM BOILER INSPECTION & INS. CO.

## DISBURSEMENTS DURING YEAR.

Gross amount paid for claims excepting weekly indemnity .....	\$109,331 53
Stockholders for interest or dividends .....	80,000 00
Commissions or brokerage to agents, less received on reinsurance .....	276,519 37
Salaries, traveling, and all expenses of agents and agencies, not on commission account .....	113,169 99
Medical examiners' inspections .....	389,200 87
Salaries and all other compensation of officers, \$32,000.00; and home office employees, \$19,200.50 .....	51,200 50
Taxes on premiums, \$15,093 27; taxes on real estate, \$1,883.73; insurance department fees and agents' licenses, \$3,560.43; municipal licenses, \$2,883.73; internal revenue, \$6,640.00 .....	30,061 16
Rent .....	4,750 00
Legal expenses, \$1,769.92; real estate repairs and expenses (other than taxes), \$2,181.26 .....	3,951 18
Furniture and fixtures, \$5,091.53; advertising, \$19,622.96; printing and stationery, \$13,708.55 .....	38,423 04
Losses on sales or maturity of securities .....	10,431 28
All other disbursements: Office expenses .....	2,254 63
Charge to profit and loss in readjusting real estate account to make book value represent face of mortgages foreclosed .....	13,557 51
Total miscellaneous expenses, \$919,962.02 .....	
<b>Total disbursements during the year .....</b>	<b>\$1,122,851 06</b>
<b>Balance .....</b>	<b>\$2,379,717 85</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$30,712 00
Mortgage loans on real estate, first liens .....	458,450 00
Book value of bonds (excluding interest, \$1,511,897.55), and stocks, \$224,766.45 .....	1,736,064 00
Cash in company's office, \$20,322.25; deposited in banks, \$129,746.12 .....	150,068 37
Security Co., Hartford Conn. ....	\$5,119 51
Hartford National Bank, Hartford, Conn. ....	40,793.04
United States Bank, Hartford, Conn. ....	9,481 53
Conn. Riv. Banking Co., Hartford, Conn. ....	33,069 27
Nat. Bank of Commerce, St. Louis, Mo. ....	5,556 60
Nat. Shawmut Bank, Boston, Mass. ....	10,775 40
Union National Bank, Cleveland, Ohio. ....	2,379 93
Union Trust Co., Chicago, Ill. ....	11,364 47
Central Nat. Bank, Philadelphia, Pa. ....	4,400 72
N. Y. Nat. Exchange Bank, New York. ....	7,185 65
All other items, viz.: Accounts payable secured .....	4,423 48
<b>Total net ledger assets .....</b>	<b>\$2,379,717 85</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$12,616 93
Market value of bonds and stocks over book value .....	85,301 00
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sions thereon.	Net Premiums.
Steam boiler .....	\$262,813 27	\$39,421 99	\$223,391 28

223,391 28

**Total admitted assets .....** **\$2,701,027 06**

# HARTFORD STEAM BOILER INSPECTION & INS. CO. 267

## NON-LEDGER LIABILITIES.

Claims in process of adjustment.....	\$17,851 85
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Steam boiler premiums, \$79,279.71; unearned portion (50 per cent.) .....	\$39,639 88
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Steam boiler premiums, \$2,860,624.44; unearned premium, pro rata .....	1,521,794 48
Total unearned premiums and reserve, as computed above .....	\$1,561,434 36
Total liabilities .....	\$1,579,286 21
Capital stock paid up in cash.....	\$500,000 00
Surplus beyond capital and other liabilities.....	621,740 85
	1,121,740 85
Total .....	\$2,701,027 06

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$14,845,804 78
Losses paid from organization to date .....	1,298,225 70
Total amount of cash dividends declared since company commenced business .....	1,114,750 00
Losses incurred during the year.....	92,887 56
Total amount of the company's stock owned by the directors, at par value .....	85,450 00
Dividends declared payable in stock from organization.....	140,000 00
Amounts deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policyholders of such states and countries: Virginia.....	30,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director, or corporation receive a commission or royalty on the business done by this company?.....	No.

## RISKS AND PREMIUMS.

### STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force on the 31st day of December of the preceding year .....	\$303,422,520	\$2,737,703 65
Written or renewed during the year.....	133,904,232	1,212,363 30
Total .....	\$437,326,752	\$3,950,066 95
Deduct those expired and marked off as terminated....	112,481,308	1,010,162 74
In force on the 31st day of December, 1900.....	\$324,845,444	\$1,469,952 10
Unearned premiums computed at fifty per cent.....		\$1,469,952 10

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Steam boiler .....	\$3,671,350	\$25,525 99	\$682 48	\$1,382 48	\$9,810,674
Steam boiler .....		\$10,939 71			

<sup>1</sup> Insurance.  
<sup>2</sup> Inspection.

**LLOYDS PLATE GLASS INSURANCE COMPANY,**  
*New York, N. Y.*

[Incorporated August, 1882; commenced business September, 1882.]

President, WILLIAM T. WOODS. Vice President, GEORGE M. OLCOTT.  
Secretary, CHAS. E. W. CHAMBERS. Home Office, NO. 63 WILLIAM ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, September, 1882.

**CAPITAL STOCK.**

Amount of capital stock authorized, \$250,000.00; sub-	
scribed for .....	\$250,000 00
Amount of capital paid up in cash.....	250,000 00
<b>Amount of net ledger assets, December 31st of previous</b>	
<b>year . . . . .</b>	<b>\$587,169 53</b>

**INCOME DURING YEAR.**

	Plate glass.	
Gross premiums unpaid December 31, last year paid	\$68,639 08	
Gross premiums written and renewed during year..	447,004 89	
Total .....	\$515,643 97	
Deduct gross premiums now in course of collection..	62,237 65	
Entire premiums collected during the year.....	\$453,406 32	
Deduct reinsurance, abatement, rebate and return		
premiums .....	26,591 93	
Net cash actually received for premiums .....		\$426,814 39
Rents from company's property .....	\$11,759 35	
Interest on bonds and dividends on stocks.....	12,597 73	
Total interest .....		24,357 08
Profit on sale or maturity of ledger assets during the		
year over book values .....	\$5,868 68	
Income from all other sources, viz.: Profit and loss	37 50	
		5,906 18
<b>Total income during the year .....</b>		<b>\$457,077 65</b>
<b>Sum . . . . .</b>		<b>\$1,044,247 18</b>

## DISBURSEMENTS DURING YEAR.

	Plate glass.	
Gross amount paid for claims excepting weekly indemnity .....	\$244,609 55	
Deduct reinsurances, salvages and recoveries on losses previously paid .....	23,428 96	
Net paid policy holders .....		\$221,180 59
Stockholders for interest or dividends .....	\$25,000 00	
Commissions or brokerage to agents, less received on reinsurance .....	135,401 88	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	1,176 75	
Salaries and all other compensation of officers, \$12,841.66; and home office employees, \$38,786.76 .....	51,628 42	
Taxes on premiums, \$5,372.60; taxes on property, \$4,720.18; insurance department fees and agents' licenses, \$4,269.36; municipal licenses, \$1,688.82 .....	16,060 96	
Rent .....	2,415 82	
Legal expenses, \$163.60; real estate repairs and expenses (other than taxes), \$4,955.10 .....	5,118 70	
Furniture and fixtures, \$218.60; advertising, \$2,721.90; printing and stationery, \$3,229.03 .....	6,179 53	
All other items, viz.: Postage and express, \$3,486.70; sundries, \$4,233.62; and internal revenue tax, \$2,482.65 .....	10,202 97	
Total miscellaneous expenses .....	253,175 03	
Total disbursements .....	\$474,355 62	
Balance . . . . .	\$569,891 56	

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$245,763 18
Book value of bonds (excluding interest, \$230,728.71) and stocks, \$72,071.57 .....	302,800 28
Cash in company's office, \$2,187.17; deposited in banks, \$19,140.93 .....	21,328 10
New York Nat. Exchange Bank .....	\$5,725 99
Corn Exchange Bank .....	13,414 94
Total net ledger assets .....	\$569,891 56

## NON-LEDGER ASSETS.

Market value of real estate over book value .....	\$19,236 82
Market value of bonds and stocks over book value ....	16,485 67
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commission thereon.	Net Premiums.	More than three months due.	
Plate glass .....	\$60,734 85	\$15,183 71	\$45,551 14	\$1,502 80	
Total net not over three months due .....					45,551 14
Total admitted assets .....					\$651,165 19

## NON-LEDGER LIABILITIES.

Plate glass claims in process of adjustment .....		\$3,399 74
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premiums, \$369,955.58; unearned portion (50 per cent.).....	\$184,977 78	
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Plate glass premiums, \$93,093.84; unearned premium, pro rata .....	47,989 24	
Total unearned premiums, as computed above ...		232,967 02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued, including plate glass and glazing		28,771 79
Total amount of all liabilities .....		\$265,138 55
Joint stock capital actually paid up in cash.....	\$250,000 00	
Surplus beyond capital and other liabilities.....	136,026 64	
		386,926 64
Total . . . . .		<u>\$651,165 19</u>

## RISKS AND PREMIUMS.

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$19,846,521	\$456,222 03
Written or renewed during the year.....	17,703,183	447,004 89
Total .....	\$37,549,704	\$903,226 92
Deduct expirations and cancellations .....	19,222,114	440,177 50
Net in force December 31, 1900.....	<u>\$18,327,590</u>	<u>\$463,049 42</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$221,601 61
Total amount of the company's stock owned by the directors, at par value .....	102,200 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Market value.....	166,330 95
United States, \$100,000.00.	
Canada, \$48,198.00	

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Plate glass .....	\$285,241 83	\$5,377 98	\$2,433 78	\$2,408 28	\$270,166 83

# LONDON GUARANTEE AND ACCIDENT COMPANY (Limited),

*London, England.*

[Incorporated 1869; commenced business in U. S. 1892.]

General Manager, A. W. MASTERS.  
Home Office in U. S., 315 DEARBORN ST., CHICAGO.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1893.

Amount of net ledger assets, December 31st of previous  
year . . . . . \$898,482 75

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.	
Gross premiums unpaid December 31, last year paid	\$28,119 96	\$109,877 27	
Gross premiums written and renewed dur- ing year	200,395 03	823,762 76	
Total	\$228,505 99	\$933,640 03	
Deduct gross premiums now in course of collection	21,720 09	122,536 60	
Entire premiums collected during the year	\$206,785 90	\$811,103 43	
Deduct reinsurance, abatement, rebate and return premiums	35,012 88	71,824 45	
Net cash actually received for pre- miums	\$171,773 02	\$739,278 98	\$911,052 00
Interest on bonds and dividends on stocks		\$31,951 18	
Interest upon other debts due the company and on deposits in bank		1,162 43	
Total interest		33,113 61	
Total income during the year		\$944,165 61	
Sum		\$1,842,648 36	



## DISBURSEMENTS DURING YEAR.

	Accident.	Employ- ers' liability.	Fidelity and surety.
Gross amount paid for claims excepting weekly indemnity...	\$13,692 00	\$319,359 35	\$25 00
Gross amt paid for weekly or other periodical indemnity ..	77,589 97		
Net paid policy-holders....	\$91,281 97	\$319,359.35	\$25 00

\$410,666 32  
48,154 92

Remitted head office .....	
Commissions or brokerage to agents, less received on reinsurance .....	\$244,959 31
Salaries, travelling and all expenses of agents, and agencies not on commission account .....	13,027 67
Inspections .....	6,272 13
Salaries and all other compensation of officers, \$16,900.00; and home office employees, \$23,225.06 .....	40,125 06
Taxes on premiums, \$16,329.40; taxes on property, \$60.52; insurance department fees and agents' li- censes, \$3,318.21; municipal licenses, \$420.00; war tax, \$4,683.85 .....	24,811 98
Rent .....	4,015 00
Legal expenses .....	4,002 96
Furniture and fixtures, \$1,328.07; advertising, \$3,027.17; printing and stationery, \$5,568.22 .....	9,923 46
All other items, viz.: Travelling, \$2,699.29; postage, \$3,042.79; exchange, \$197.62; trustees and creditors, \$2,060.00; sundry, \$5,222.13 .....	14,211 83

Total miscellaneous expenses ..... 361,349 40

Total disbursements ..... \$820,170 64

Balance . . . . . \$1,022,477 72

## LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$971,578 63
Cash in company's office, \$899.09; deposited in banks, \$50,000.00 .....	50,899 09
Merchants Loan & Trust Co. Bank, Chicago, to credit U. S. trustees.	

Total net ledger assets ..... \$1,022,477 72

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$9,724 08
Market value of real estate over book value .....	40,126 77
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.
Accident .....	\$18,379 18	\$5,054 26	\$13,324 92	\$3,340 91
Employers' Liability..	118,429 17	32,570 76	85,868 41	4,097 43
	\$136,818 35	\$37,625 02	\$99,193 33	

Total net not over three months due ..... 99,193 33

Total admitted assets ..... \$1,171,519 90

## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated: proofs not filed.	Resisted by company on its own account, (not outlawed.)	Estimated expenses incident to settlement.
Accident .....		\$19,079 80	\$11,600 00	
Employers' liability.	\$30,760 00			\$234,240 00
Fidelity and surety.			500 00	
Net am'ts of unpaid claim acct.	\$30,760 00	\$19,079 80	\$12,100 00	\$234,240 00
*Resisted for employers.				
Aggregate of unpaid claims and expenses .....				\$296,179 80
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$127,911.74; unearned portion (50 per cent.) .....				\$63,955 87
Employers' liability premiums, \$624,516.28; unearned portion (50 per cent.) .....				312,258 14
Total .....				\$376,214 01
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Employers' liability premiums, \$11,087.45; unearned premium, pro rata .....				8,833 77
Total unearned premiums, as computed above ...				385,047 78
Salaries, rent, expenses, taxes, bills, accounts, fees, etc. due or accrued .....				4,474 65
For re-insurance .....				525 81
All other liabilities, viz.: Reserve for state fees and taxes, \$20,000.00; contingent reserve, \$35,000.00 .....				55,000 00
Total amount of all liabilities .....				\$741,228 04
Joint stock capital actually paid up in cash .....				\$200,000 00
Surplus beyond capital and other liabilities .....				230,291 86
				430,291 86
Total . . . . .				<u>\$1,171,519 90</u>

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$16,034,100	\$131,704 33
Written or renewed during the year.....	22,660,150	200,395 03
Total .....	\$38,696,250	\$332,099 36
Deduct expirations and cancellations .....	24,624,950	204,187 62
Net in force December 31, 1900.....	<u>\$14,069,300</u>	<u>\$127,911 74</u>

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$63,185,000	\$557,173 88
Written or renewed during the year.....	82,297,500	823,762 76
Total .....	\$145,482,500	\$1,380,936 64
Deduct expirations and cancellations .....	68,355,000	745,332 91
Net in force December 31, 1900.....	<u>\$77,127,500</u>	<u>\$635,603 73</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year..... \$410,666 32  
 Were the company's books closed on the 31st day of December for  
 the purposes of this statement?..... Yes.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$1,285,500	\$8,004 80	\$6,043 97	\$6,043 97	\$1,166,900
Employers' liability .....	2,905,000	45,741 98	19,464 22	19,464 22	2,805,000
Aggregate .....	\$4,190,500	\$53,746 78	\$25,508 19	\$25,508 19	\$3,971,900

## MARYLAND CAUALTY COMPANY,

*Baltimore, Maryland.*

[Incorporated February 4, 1898; commenced business March 1, 1898.]

President, JOHN T. STONE. 1st Vice Pres., AUBREY PEARRE.  
 Secretary, WM. EDW. THOMSEN. 2d Vice Pres., S. MANDELBAUM.  
 Home Office, EQUITABLE BUILDING.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, 1898.

## CAPITAL STOCK.

Amount of capital stock subscribed for..... \$750,000 00  
 Amount of capital paid up in cash..... 750,000 00

Amount of net ledger assets, December 31st of previous  
 year . . . . . \$1,807,314 28

## INCOME DURING YEAR.

	Accident.	Employers' liability.	Sprinkler.
Gross premiums unpaid December 31, last year paid ....	\$23,781 18	\$248,313 55	\$3,083 22
Gross premiums written and renewed during year .....	233,378 90	1,325,193 24	31,814 76
Total .....	\$257,160 08	\$1,573,507 39	\$34,897 98
Deduct gross premiums now in course of collection .....	44,278 95	269,072 87	4,181 45
Entire premiums collected during the year.....	\$212,881 13	\$1,304,434 52	\$30,716 53
Deduct re-insurance, abatement, rebate and return premiums .....	37,127 45	200,436 22	2,308 88
Net cash actually received for premiums ..	\$175,753 68	\$1,103,998 30	\$28,407 65

	Plate glass.	Steam boiler.	Health.
Gross premiums unpaid December 31, last year paid ....	\$4,933 98	\$23,200 28	.....
Gross premiums written and renewed during year .....	91,659 05	72,894 72	\$2,903 25
Total .....	\$96,593 03	\$96,095 00	\$2,903 25
Deduct gross premiums now in course of collection .....	15,470 26	14,211 40	448 75
Entire premiums collected during the year.....	\$81,122 77	\$81,883 60	\$2,454 50
Deduct re-insurance, abatement, rebate and return premiums .....	11,607 73	14,306 21	287 52
Net cash actually received for premiums ..	\$69,515 04	\$67,577 39	\$2,166 98

\$1,447,419 04

Interest on collateral loans .....	\$35,046 68
Interest on bonds and dividends on stocks .....	40,743 32
Interest upon other debts due the company and on deposits in the bank .....	1,090 87

Total interest ..... \$76,880 87

Profit on sale or maturity of ledger assets during the year over book values .....	\$16,312 96
From inspection fees .....	40,602 18
Income from all other sources, viz.: Medical fee refunded .....	5 00

56,920 14

Total income during the year ..... \$1,581,220 05

Sum . . . . . \$3,388,534 33

## DISBURSEMENTS DURING YEAR.

	Accident.	Employers' liability.	Sprinkler.
Gross amount paid for claims excepting weekly indemnity	\$16,944 16	\$271,581 64	\$3,424 92
Gross amount paid for weekly or other periodical indemnity	61,659 88	53,539 75	.....
Total .....	\$78,604 04	\$325,121 39	\$3,424 92

	Plate glass.	Steam boiler.	Health.
Gross amount paid for claims excepting weekly indemnity	\$28,410 29	\$14,130 63	.....
Gross amount paid for weekly or other periodical indemnity	.....	.....	\$339 28
Total .....	\$28,410 29	\$14,130 63	\$339 28

Net paid policy holders ..... \$450,030 55

Stockholders for interest or dividends .....	\$89,970 25
Commissions or brokerage to agents, less received on re-insurance .....	459,961 42
Salaries, traveling, \$4,340.90, and all expenses of agents, and agencies not on commission account, \$38,657.55 .....	42,998 45
Medical examiners' fees and salaries, \$56,469.43; inspections, \$44,929.89, includes all salaries of inspection division employees .....	101,399 32
Salaries and all other compensation of officers, \$15,911.49; and home office employees, \$7,140.18 .....	23,051 67
Taxes on premiums, \$17,888.30; taxes on property, \$13,923.90; insurance department fees and agents' licenses, \$11,472.14; municipal licenses, \$1,185.36 .....	44,469 70
Rent .....	4,000 02
Legal expenses .....	32,659 81
Furniture and fixtures, \$1,866.81; advertising, \$7,125.24; printing and stationery, \$6,449.96 .....	15,442 01
All other items, viz.: Investigating claims, including all salaries of claim division employees .....	80,148 58
Postage, \$2,303.39; war tax, \$8,167.27; general expense, \$9,891.88; agents' balances, uncollectable, charged off, \$85.48 .....	20,448 02

Total miscellaneous expenses ..... 914,539 25

Total disbursements ..... \$1,364,569 80

Balance . . . . . \$2,023,964 53

## LEDGER ASSETS.

Loans secured by pledge of bonds, stocks, or other collaterals .....	\$603,850 00
Book value of bonds, excluding interest .....	1,192,330 38
Cash in company's office, \$19,723.09; deposited in banks, \$97,614.54 .....	117,337 63
Alex Brown & Sons .....	\$3,000 00
Maryland Trust Co. ....	44,002 09
Fidelity & Deposit Co. of Md. ....	3,193 80
International Trust Co. ....	10,939 44
Third National Bank .....	36,479 21
Furniture which cost \$9,627.07 .....	100 00
Bills receivable, \$3,569.50; agents' debit balances, \$6,923.17 .....	10,492 67
All other items, viz.: Ground rent, secured by first lien on main Bldg of Md., Tel. and Tel. Co., cor. St. Paul and Courtland St., Balt., Md., which cost \$235,000.00 .....	100,000 00
Total .....	\$2,024,110 68
Agents' credit balances .....	146 15
Total net ledger assets .....	\$2,023,964 53

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$3,717 50
Interest due on collateral loans .....	712 50
Total outstanding interest .....	\$4,430 00
Market value of bonds and stock over book value .....	52,192 07
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.
Accident .....	\$44,278 95	\$13,283 68	\$30,996 27
Employees' liability .....	269,072 87	68,861 45	200,211 42
Sprinkler .....	4,181 45	1,070 45	3,111 00
Plate glass .....	15,470 26	4,641 08	10,829 18
Steam boiler .....	14,211 40	3,638 12	10,573 28
Health insurance .....	448 75	67 30	381 45
	\$347,663 68	\$91,562 08	\$256,101 60

Total net not over three months due ..... 256,101 60

Gross assets ..... \$2,336,688 20

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$100 00
Agents' debit balances, unsecured, \$6,923.17; bills receivable, unsecured, \$3,569 50 .....	10,492 67
Total . . . . .	10,592 67
Total admitted assets .....	<u><u>\$2,326,095 53</u></u>

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)
Accident .....	\$13,218 02	\$1,210 00
Employers' liability .....	51,909 80	126,174 50
Plate glass .....	4,332 62	
Steam boiler .....	2,063 00	175 00
Health insurance .....	275 00	
Net amount of unpaid claim account	\$71,798 44	\$127,559 50
Aggregate of unpaid claims and expenses .....		\$199,357 94
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$144,113.36; unearned portion (50 per cent.) .....	\$72,056 67	
Employers' liability premiums, \$937,928.77; unearned portion (50 per cent.) .....	468,965 38	
Sprinkler leakage premiums, \$29,593.26; unearned portion 50 per cent.) .....	14,796 63	
Plate glass premiums, \$78,161.39; unearned portion 50 per cent.) .....	39,080 69	
Steam boiler premiums, \$28,996.62; un- earned portion 50 per cent.) .....	14,498 31	
Health insurance premiums, \$2,363.50; un- earned portion 50 per cent.) .....	1,181 75	
Total one year or less .....		\$610,579 43
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Employers' liability premiums, \$36,326.89; unearned premium, pro rata .....	\$19,562 42	
Plate glass premiums, \$6,251.20; unearned premium, pro rata .....	2,918 85	
Steam boiler premiums, \$62,887.27; un- earned premium, pro rata .....	40,664 79	
Total more than one year .....		\$63,146 06
Total unearned premiums, as computed above ....		673,725 49
Cash dividends to stockholders remaining unpaid .....		29 75
All other liabilities, viz.: Safety reserve .....		25,000 00
Total amount of all liabilities .....		\$898,113 18
Joint stock capital actually paid up in cash .....	\$750,000 00	
Surplus beyond capital and other liabilities .....	677,932 35	
		1,427,932 35
Total . . . . .		\$2,326,095 53

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$20,919,850	\$91,384 16
Written or renewed during the year .....	76,736,300	233,378 90
Total .....	\$97,656,150	\$324,763 06
Deduct expirations and cancellations .....	67,514,850	179,820 89
Balance .....	\$30,141,300	\$144,942 17
Deduct re-insured policies .....	239,000	828 81
Net in force December 31, 1900 .....	<u>\$29,902,300</u>	<u>\$144,113 36</u>

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$56,732,500	\$89,572 14
Written or renewed during the year .....	68,857,499	1,325,193 84
Total .....	\$125,589,999	\$2,224,766 98
Deduct expirations and cancellations .....	64,722,333	1,248,740 97
Balance .....	\$60,867,666	\$976,025 01
Deduct re-insured policies .....	75,000	1,769 36
Net in force December 31, 1900 .....	<u>\$60,792,666</u>	<u>\$974,255 66</u>

## SPRINKLER LEAKAGE.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,042,800	\$10,958 74
Written or renewed during the year .....	2,925,650	31,814 76
Total .....	\$3,968,450	\$42,773 50
Deduct expirations and cancellations .....	1,222,200	13,067 74
Balance .....	\$2,746,250	\$29,706 76
Deduct re-insured policies .....	15,000	112 50
Net in force December 31, 1900 .....	<u>\$2,731,250</u>	<u>\$29,593 26</u>

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$529,438 13	\$25,718 49
Written or renewed during the year .....	1,663,449 69	91,659 06
Total .....	\$2,192,887 82	\$117,377 54
Deduct expirations and cancellations .....	633,892 46	32,964 95
Net in force December 31, 1900 .....	<u>\$1,498,995 36</u>	<u>\$84,412 59</u>

## STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$19,178,567	\$55,546 57
Written or renewed during the year .....	25,830,600	72,894 72
Total .....	\$45,009,167	\$128,441 29
Deduct expirations and cancellations .....	14,663,867	36,488 10
Balance .....	\$30,345,300	\$91,953 19
Deduct re-insured policies .....	15,000	69 30
Net in force December 31, 1900 .....	<u>\$30,330,300</u>	<u>\$91,883 89</u>



## RISKS AND PREMIUMS.—Continued.

## HEALTH.

	Amount at risk.	Premiums thereon.
Written or renewed during the year .....	\$1,065,275	\$2,903 25
Deduct expirations and cancellations .....	341,925	559 75
Net in force December 31, 1900 .....	<u>\$723,350</u>	<u>\$2,363 50</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$450,030 55
Total amount of the company's stock owned by the directors, at par value .....	207,275 00
Total amount loaned to directors (no loans made on the company's stock, nor without quickly available collateral) .....	900,000 00
Loaned to stockholders, not officers, i. e., bankers and brokers (no loans made on the company's stock, nor without quickly available collateral) .....	404,550 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Virginia, par, \$19,000.00; market, \$18,430.00. Ohio, par, \$50,000.00; market, \$55,000.00.	
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses incurred	Amount at risk, end of year.
Accident ..	\$842,000 00	\$3,908 40	\$2,986 34	\$2,986 34	\$809,500 00
Employers' liability .....	809,000 00	14,870 81	4,585 23	4,585 23	952,000 00
Sprinkler .....	55,500 00	600 29			55,500 00
Plate glass .....	51,381 85	1,971 10			53,696 20
Steam boiler .....	1,217,500 00	2,193 47	227 44	227 44	1,537,500 00
Health .....	2,500 00	17 50			2,500 00
Aggregate .....	<u>\$2,977,881 85</u>	<u>\$23,561 67</u>	<u>\$7,799 01</u>	<u>\$7,799 01</u>	<u>\$3,410,606 20</u>

# METROPOLITAN PLATE GLASS INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated April 22, 1874; commenced business April 23, 1874.]

President, EUGENE H. WINSLOW.  
Secretary, S. W. BURTON.

Vice-President, D. D. WHITNEY.  
Home Office, No. 66 LIBERTY ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1881.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital paid up in cash .....	100,000 00
Amount of net ledger assets, December 31st of previous	
year . . . . .	\$422,111 33

## INCOME DURING YEAR.

Gross plate glass premiums unpaid December 31, last		
year paid .....	\$47,023 35	
Gross premiums written and renewed during the year	323,107 54	
Total .....	\$370,189 89	
Deduct gross premiums now in course of collec-		
tion .....	45,974 86	
Entire premiums collected during the year.....	\$324,215 03	
Deduct re-insurance, abatement, rebate and return		
premiums .....	41,184 15	
Net cash actually received for premiums .....		\$283,030 88
Rents from company's property .....	\$1,876 64	
Interest on bonds and dividends on stocks .....	10,068 42	
Interest upon other debts due the company and on		
deposits in bank .....	244 71	
Total interest .....	12,189 77	
Total income during the year .....	\$295,220 65	
Sum . . . . .		\$717,331 98

## DISBURSEMENTS DURING YEAR.

Gross amount paid for plate glass claims excepting		
weekly indemnity .....	\$144,039 61	
Deduct re-insurances, salvages and recoveries on		
losses previously paid .....	6,624 52	
Net paid policy holders .....		\$137,355 09

Stockholders for interest or dividends .....	\$20,000 00
Commissions or brokerage to agents, less received on re-insurance .....	97,145 84
Salaries, travelling and all expenses of agents, and agencies not on commission account .....	3,668 78
Salaries and all other compensation of officers, \$11,416.68; and home office employees, \$21,368.32.....	32,785 00
Taxes on premiums, \$3,609.89; taxes on property, \$2,559.02; insurance department fees and agents' licenses, \$4,144.57; municipal licenses, \$354.06; revenue tax, \$2,049.92 .....	12,717 46
Legal expenses, \$329.78; real estate repairs and expenses (other than taxes), \$2,547.51 .....	2,877 30
Advertising, \$1,612.02; printing and stationery, \$2,383.36 .....	3,995 38
Losses on ledger assets actually sold or matured, under book value .....	2,118 24
All other items, viz.: Profit and loss, \$46.60; postage and expressage, \$1,431.56; sundries, \$4,947.99.....	6,426 18
<b>Total miscellaneous expenses .....</b>	<b>\$181,734 15</b>
<b>Total disbursements .....</b>	<b>\$319,089 24</b>
<b>Balance .....</b>	<b>\$398,242 74</b>

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$150,000 00
Book value of bonds (excluding interest, \$132,025.00) and stocks, \$93,662.92 .....	225,687 92
Cash in company's office .....	2,088 72
With Union Trust Co., N. Y.....	\$16,709 73
With Kings Co. Trust Co., Bk.....	2,239 46
With Peoples Trust Co. Bk.....	516 91
With U. S. Trust Co., Boston.....	1,000 00
	20,466 10
<b>Total net ledger assets .....</b>	<b>\$398,242 74</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$300 00
Rents accrued on company's property or lease .....	182 92
<b>Total outstanding interest .....</b>	<b>\$482 92</b>
Plate glass on hand to replace losses .....	3,965 95
Market value of bonds and stocks over book value, not including interest .....	32,747 08
Sundry accounts due for glass sold .....	634 51
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due.
Gross plate glass pre- miums in course of collection .....	\$41,070 73	\$10,267 68	\$30,803 05	\$4,904 13
<b>Total net not over three months due .....</b>				<b>30,803 05</b>
<b>Total admitted assets .....</b>				<b>\$466,876 25</b>

## NON-LEDGER LIABILITIES.

Plate glass claims in process of adjustment .....		\$5,543 96
Gross plate glass premiums upon all unexpired risks running one year or less from date of policy, \$285,678.48; unearned portion (50 per cent.) .....		142,839 24
All other liabilities, viz.: Accounts due for glass and glazing .....		5,074 34
<b>Total amount of all liabilities .....</b>		<b>\$153,457 54</b>
Joint stock capital actually paid up in cash .....	\$100,000 00	
Surplus beyond capital and other liabilities .....	213,418 71	
		313,418 71
<b>Total . . . . .</b>		<b>\$466,876 25</b>

## RISKS AND PREMIUMS.

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$11,875,514 87	\$269,209 79
Written or renewed during the year .....	12,545,015 27	323,107 54
<b>Total .....</b>	<b>\$24,420,530 14</b>	<b>\$592,317 33</b>
Deduct expirations and cancellations .....	13,230,887 49	306,638 85
<b>Net in force December 31, 1900 .....</b>	<b>\$11,189,642 65</b>	<b>\$285,678 48</b>

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$140,899 05
Total amount of the company's stock owned by the directors at par value .....	29,000 00
Deposited in New York state for protection of all policy-holders....	100,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or roy- alty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Plate glass .....	\$124,675 59	\$3,117 16	\$1,156 42	\$1,256 42	\$124,675 59

# NATIONAL INDEMNITY AND INSURANCE COMPANY,

*Baltimore, Maryland.*

[Incorporated July 1, 1899; commenced business Sept. 1, 1899.]

President, GUSTAV W. LURMAN. Vice-President, SAMUEL R. BARR.  
Secretary, J. BANNISTER HALL. Home Office, 432 and 434 EQUITABLE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance,  
Date of admission into Wisconsin, Oct. 25, 1899.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital paid up in cash .....	100,000 00
Amount of net ledger assets, December 31st of previous	
year . . . . .	\$141,491 43

## INCOME DURING YEAR.

	Health.	
Gross premiums unpaid December 31, last year paid..	\$1,223 50	
Gross premiums written and renewed during the year	48,682 96	
Total .....	\$49,906 46	
Deduct gross premiums now in course of collection..	8,258 20	
Entire premiums collected during the year .....	\$41,648 26	
Deduct re-insurance, abatement, rebate and return		
premiums .....	5,520 16	
Net cash actually received for premiums .....		\$36,128 10
Interest on collateral loans .....	\$13 50	
Interest on bonds and dividends on stocks .....	3,740 00	
Interest upon other debts due the company and on		
deposits in bank .....	258 01	
Total interest . . . . .		4,011 51
Total income during the year .....		\$40,139 61
Sum . . . . .		\$181,631 04

## DISBURSEMENTS DURING YEAR.

Gross amount paid for weekly or other periodical indemnity . . . . .	\$8,356 12
Commissions or brokerage to agents, less received on re-insurance . . . . .	\$11,722 09
Salaries, traveling and all expenses of agents, and agencies not on commission account . . . . .	7,568 18
Medical examiners' fees and salaries . . . . .	372 14
Salaries and all other compensation of officers, \$6,833.32; and home office employees, \$2,449.50 . . . . .	9,282 82
Taxes on premiums, \$34.03; insurance department fees and agents' licenses, \$2,724.66 . . . . .	2,758 69
Rent . . . . .	1,006 03
Legal expenses . . . . .	563 00
Furniture and fixtures, \$71.50; advertising, \$1,35.33; printing and stationery, \$2,669.11 . . . . .	4,075 94
All other items, viz.: Actuaries' expense, \$399.44; internal revenue tax, \$255.27; postage, \$303.97; bonding agents, \$28.20; traveling expense, \$180.89; general expense, \$932.11; advance to agents, \$383.65 . . . . .	2,483 53
Total miscellaneous expenses . . . . .	39,831 42
Total disbursements . . . . .	\$48,187 54
Balance . . . . .	\$133,443 50

## LEDGER ASSETS.

Book value of bonds (excluding interest, \$10,320.00) and stocks, \$114,000.00 . . . . .	\$124,320 00
Cash in company's office, \$485.64; deposited in banks, \$7,340.06 . . . . .	7,825 70
Mercantile Trust and Deposit Co. . . . .	6,000 00
First National Bank . . . . .	1,340 06
Bills receivable, \$975.17; agents' debit balances, \$122.63 . . . . .	1,097 80
All other items, viz.: Furniture and fixtures . . . . .	200 00
Total net ledger assets . . . . .	\$133,443 50

## NON-LEDGER ASSETS.

Market value of bonds and stock over book value . . . . .	\$1,200 00
Net premiums . . . . .	5,505 50
Gross assets . . . . .	\$140,149 00

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes . . . . .	\$200 00
Agents' debit balances, unsecured, \$40.63; bills receivable, unsecured, \$975.17 . . . . .	1,015 80
Total . . . . .	1,215 80
Total admitted assets . . . . .	\$138,933 20

## NON-LEDGER LIABILITIES.

Health insurance claims known or estimated; proof not filed . . . . .		\$1,125 00
Health insurance premiums, \$43,607.80; unearned portion (50 per cent.) . . . . .		21,803 90
Total amount of all liabilities . . . . .		\$22,928 90
Joint stock capital actually paid up in cash . . . . .	\$100,000 00	
Surplus beyond capital and other liabilities . . . . .	16,004 30	116,004 39
Total . . . . .		<u>\$138,933 20</u>

## RISKS AND PREMIUMS.

## HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year . . . . .	\$1,375,875 00	\$5,503 50
Written or renewed during the year . . . . .	9,267,041 66	48,682 96
Total . . . . .	\$10,642,916 66	\$54,186 46
Deduct expirations and cancellations . . . . .	2,411,633 33	10,578 66
Net in force December 31, 1900 . . . . .	<u>\$8,231,283 33</u>	<u>\$43,607 80</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year . . . . .	\$8,356 12
Total amount of the company's stock owned by the directors, at par value . . . . .	13,425 00
Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Virginia, \$12,000.00	
Century bonds, market value is . . . . .	11,520 00

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Health . . . . .	\$173,750 00	\$796 50	\$326 79	\$326 79	\$176,250 00

## NEW AMSTERDAM CASUALTY COMPANY,

*New York, N. Y.*

[Incorporated December 31, 1898; commenced business January 31, 1899.]

President, EDWARD V. LOEW. 1st Vice Pres., WILLIAM D. CHASE.  
 Secretary, CHARLES T. HOPPER. 2d Vice Pres., JOSEPH D. REDDING.  
 Home Office, 149 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, March 1, 1899.

## CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$314,400 00
Amount of capital paid up in cash.....	314,400 00
Amount of net ledger assets, December 31st of pre- vious year .....	\$289,320 39
Increase of capital during 1900.....	114,400 00
Extended at .....	\$403,720 39

## INCOME DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Bur- glary.
Gross premiums unpaid December 31, last year paid .....	\$2,865 20	\$26,081 33	\$4,074 83
Gross premiums written and re- newed during year .....	92,730 21	347,447 88	87,046 31
Total .....	\$95,595 41	\$373,529 21	\$91,121 14
Deduct gross premiums now in course of collection .....	12,929 31	69,792 68	8,241 37
Entire premiums collected during the year .....	\$82,666 10	\$303,736 53	\$82,879 77
Deduct reinsurance, abatement, re- bate and return premiums.....	23,538 20	80,290 77	21,292 42
Net cash actually received for premiums .....	\$59,127 90	\$223,445 76	\$61,587 35
Interest on bonds and dividends on stocks .....			\$8,900 00
Interest upon other debts due the company and on deposits in bank .....			1,553 13
Total interest .....			10,453 13
Income from all other sources, viz.: Additional surplus paid in with increased capital .....			48,620 00
Total income during the year .....			\$403,234.14
Sum . . . . .			\$806,954 53



## DISBURSEMENTS DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Bur- glary.
Gross amount paid for claims ex- cepting weekly indemnity .....	\$3,300 00	\$62,447 22	\$32,357 92
Gross amount paid for weekly or other periodical indemnity .....	17,019 49		
Total .....	\$20,319 49	\$62,447 22	\$32,357 92
Deduct reinsurances, salvages and recoveries on losses previously paid .....			2,856 50
Net paid policy-holders .....	\$20,319 49	\$62,447 22	\$29,501 42
			\$112,268 13
Commissions or brokerage to agents, less received on reinsurance .....			\$104,373 76
Salaries, traveling and all expenses of agents, and agencies not on commission account .....			9,048 05
Medical examiners' inspections .....			2,778 84
Salaries and all other compensation of officers, \$17,325.08; and home office employees, \$17,242.46 .....			34,567 54
Taxes on premiums, \$2,823.69; insurance department fees and agents' licenses, \$2,269.73; municipal li- censes, \$651.50 .....			5,754 92
Rent .....			4,708 88
Legal expenses .....			3,323 39
Furniture and fixtures, \$1,149.12; advertising, \$1,953.36; printing and stationery, \$5,516.76 .....			8,619 24
All other items, viz.: Postage, \$1,285.02; telegrams and telephone, \$1,254.92; fees of committees, \$1,261.20; internal revenue, \$2,382.62; exchange, \$164.84; miscel- laneous expenses, \$1,754.17 .....			8,102 77
Total miscellaneous expenses .....			181,278 39
Total disbursements .....			\$293,546 52
Balance . . . . .			\$513,408 01

## LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$284,087 50
Cash in company's office, \$3,917.86; deposited in banks, \$222,030.93 .....	225,948 79
Kluckerbocker Trust Co. of N. Y. ....	\$100,751 23
N. Y. Security & Trust Co. of N. Y. ....	55,581 82
Trust Co. of America of N. Y. ....	32,391 03
North American Trust Co. of N. Y. ....	25,000 00
Peoples Trust Co. of Brooklyn, N. Y. ....	7,806 85
Anglo-Californian Bank of San Francisco, Cal. ....	500 00
Agents' debit balances .....	3,371 72
Total net ledger assets .....	\$513,408 01

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$1,508 34
Interest accrued on other assets .....	2,114 43
Total outstanding interest .....	\$3,622 77
Market value of bonds and stock over book value .....	2,487 50

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.	More than three months due.
Accident .....	\$12,268 25	\$3,680 47	\$8,587 78	\$661 06
Employers' liability .....	66,147 91	16,536 98	49,610 93	3,644 77
Burglary .....	8,053 87	2,013 47	6,040 40	187 50
	<u>\$86,470 03</u>	<u>\$22,230 92</u>	<u>\$64,239 11</u>	
Total net not over three months due .....				<u>\$64,239 11</u>
Gross assets .....				<u>\$583,757 39</u>
DEDUCT ASSETS NOT ADMITTED.				
Agents' debit balances, unsecured .....				<u>3,371 72</u>
Total admitted assets .....				<u><u>\$580,385 67</u></u>

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)
Accident .....	\$3,850 00	
Employers' liability .....	11,645 00	\$10,735 00
Burglary .....	9,007 00	2,500 00
Total gross amount of claims.....	<u>\$24,502 00</u>	<u>\$13,235 00</u>
Deduct reinsurances due and accrued.....	<u>1,270 00</u>	
Net amounts of unpaid claim ac- count .....	<u>\$23,232 00</u>	<u>\$13,235 00</u>
Aggregate of unpaid claims and expenses .....		<u>\$36,467 00</u>
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Accident premiums, \$46,884.06; unearned portion (50 per cent.) .....	\$24,442 01	
Employers' liability premiums, \$247,238.32; unearned portion (50 per cent.) .....	123,619 16	
Burglary premiums, \$69,317.73; unearned portion (50 per cent.).....	<u>34,658 87</u>	
Total one year or less.....		<u>\$182,720 04</u>
Gross premiums upon all unexpired risks, running one year from date of policy:		
Employers' liability premiums, \$1,036.76; unearned premiums, pro rata .....	\$648 06	
Burglary premiums, \$237.00; unearned premium, pro rata .....	<u>210 33</u>	
Total more than one year.....		<u>858 39</u>
Total unearned premiums, as computed above ...		<u>183,578 43</u>
For re-insurance .....		<u>627 51</u>
Total amount of all liabilities .....		<u><u>\$220,672 94</u></u>

Joint stock capital actually paid up in cash.....	\$314,400 00	
Surplus beyond capital and other liabilities.....	45,312 73	
		<b>\$359,712 73</b>
<b>Total . . . . .</b>		<b>\$580,385 67</b>

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$7,370,750 00	\$12,871 66
Written or renewed during the year.....	57,067,700 00	92,730 21
<b>Total . . . . .</b>	<b>\$64,438,450 00</b>	<b>\$105,601 87</b>
Deduct expirations and cancellations . . . . .	42,362,500 00	56,717 84
<b>Net in force December 31, 1900.....</b>	<b>\$22,075,950 00</b>	<b>\$48,884 03</b>

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$7,494,500 00	\$78,888 35
Written or renewed during the year.....	28,152,883 34	347,447 88
<b>Total . . . . .</b>	<b>\$35,647,383 34</b>	<b>\$426,336 23</b>
Deduct expirations and cancellations . . . . .	13,992,000 00	177,607 90
<b>Balance . . . . .</b>	<b>\$21,655,383 34</b>	<b>\$248,728 33</b>
Deduct reinsured policies . . . . .	120,000 00	453 25
<b>Net in force December 31, 1900.....</b>	<b>\$21,535,383 34</b>	<b>\$248,275 08</b>

## BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year . . . . .	\$4,036,020 31	\$35,280 52
Written or renewed during the year . . . . .	9,726,594 66	87,046 31
<b>Total . . . . .</b>	<b>\$13,762,614 97</b>	<b>\$122,326 83</b>
Deduct expirations and cancellations . . . . .	6,043,974 31	52,757 10
<b>Balance . . . . .</b>	<b>\$7,718,640 66</b>	<b>\$69,569 73</b>
Deduct reinsured policies . . . . .	2,000 00	15 00
<b>Net in force December 31, 1900.....</b>	<b>\$7,716,640 66</b>	<b>\$69,554 73</b>

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$134,356 41
Total amount of the company's stock owned by the directors, at par value . . . . .	173,900 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policyholders of such states and countries: State of Virginia.....	10,950 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident . . . . .	\$328,900 00	\$801 09	\$129 38	\$289 38	\$251,400 00
Employers' liability.....	180,000 00	2,654 30	176 10	296 10	180,000 00
<b>Aggregate . . . . .</b>	<b>\$518,900 00</b>	<b>\$2,855 39</b>	<b>\$315 48</b>	<b>\$585 48</b>	<b>\$431,400 00</b>

# NEW JERSEY PLATE GLASS INSURANCE COMPANY,

*Newark, New Jersey.*

[Incorporated April 21, 1868; commenced business September 15, 1868.]

President, SAML. C. HOAGLAND.  
Secretary, JAMES S. HEDDEN.

Vice President, B. G. HAGER.  
Home Office, 271 MARKET ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, June 20, 1894.

## CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets, December 31st of previous	
year . . . . .	\$161,422 24

## INCOME DURING YEAR.

	Plate glass.	
Gross premiums unpaid December 31, last year paid..	\$16,273 35	
Gross premiums written and renewed during year..	126,926 66	
Total .....	\$143,200 01	
Deduct gross premiums now in course of collection	21,159 61	
Entire premiums collected during the year....	\$122,040 40	
Deduct reinsurance, abatement, rebate and return		
premiums .....	16,367 13	
Net cash actually received for premiums .....		\$105,673 27
Rents from company's property .....	\$550 00	
Interest on loans on mortgages on real estate.....	7,645 71	
Total interest .....		8,195 71
Profit on sale or maturity of ledger assets during the		
year over book values .....		836 40
Total income during the year .....		\$114,705 38
Sum . . . . .		\$276,127 62

## DISBURSEMENTS DURING YEAR.

	Plate glass.	
Gross amount paid for claims excepting weekly in-		
demnity .....	\$53,257 39	
Deduct reinsurances, salvages and recoveries on		
losses previously paid .....	7,927 12	
Net paid policy holders .....		\$45,330 27

Stockholders for interest or dividends .....	\$6,000 00	
Commissions or brokerage to agents, less received on reinsurance .....	35,111 12	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	1,687 06	
Salaries and all other compensation of officers, \$3,000.00; and home office employees, \$5,841.30.....	8,841 30	
Taxes on premiums, \$1,653.16; taxes on property, \$362.58; insurance department fees and agents' licenses, \$2,028.52; municipal licenses, \$258.79.....	4,303 05	
Rent .....	1,000 00	
Legal expenses, \$114.91; real estate repairs and expenses (other than taxes), \$164.69.....	279 60	
Advertising, \$200.00; printing and stationery, \$802.02..	1,002 02	
All other items, viz.: General expenses, \$1,557.86; internal revenue, \$757.04 .....	2,314 90	
Accounts charged off as uncollectable .....	270 15	
<b>Total miscellaneous expenses . . . . .</b>	<b>\$60,809 20</b>	
<b>Total disbursements . . . . .</b>	<b>\$106,139 47</b>	
<b>Balance . . . . .</b>	<b>\$169,988 15</b>	

## LEDGER ASSETS.

Book value real estate, unincumbered .....	\$5,648 56	
Mortgage loans on real estate, first liens .....	147,400 00	
Cash in company's office, \$1,408.00; deposited in banks, \$14,715.54 .....	16,123 54	
Fidelity Trust Co.....	\$10,901 69	
Newark City Nat. Bank .....	3,813 85	
Bills receivable, \$882.68; agents' debit balances, \$21.58 .....	904 26	
<b>Total .....</b>	<b>\$170,076 36</b>	
<b>Agents' credit balances .....</b>	<b>88 21</b>	
<b>Total net ledger assets . . . . .</b>	<b>\$169,988 15</b>	

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,588 44	
Rents due on company's property or lease.....	28 00	
<b>Total outstanding interest . . . . .</b>	<b>\$1,616 44</b>	
<b>Market value of real estate over book value . . . . .</b>	<b>2,701 44</b>	
<b>Glass on hand for replacing losses . . . . .</b>	<b>2,438 39</b>	
<b>Gross premiums in course of collection, to-wit:</b>		

	Not over three months due.	Unpaid commission thereon.	Net Premiums.	More than three months due.	
Plate glass .....	\$18,927 88	\$6,312 99	\$12,614 89	\$2,221 63	
<b>Total net not over three months due . . . . .</b>					<b>12,614 89</b>
<b>Gross assets . . . . .</b>					<b>\$189,359 31</b>
<b>DEDUCT ASSETS NOT ADMITTED.</b>					
Agents' debit balances .....				\$21 58	
Bills receivable .....				882 68	
					<b>904 26</b>
<b>Total admitted assets . . . . .</b>					<b>\$188,455 05</b>

## NON-LEDGER LIABILITIES.

	Claims ad-justed and not paid.	In process of adjust-ment.	Known or estimated; proofs not filed.	
Plate glass .....	\$335 98	\$740 88	\$476 08	
Aggregate of unpaid claims and expenses .....				\$1,552 94
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Plate glass premiums, \$110,233.64; unearned portion (60 per cent.) .....			\$55,116 02	
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Plate glass premiums, \$1,487.70; unearned premium, pro rata .....			828 40	
Total unearned premiums, as computed above ...				55,945 22
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....				438 32
Total amount of all liabilities .....				\$57,936 48
Joint stock capital actually paid up in cash .....			\$100,000 00	
Surplus beyond capital and other liabilities .....			30,518 57	
				130,518 55
Total . . . . .				\$188,455 05

## RISKS AND PREMIUMS.

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$3,678,317	\$82,491 47
Written or renewed during the year .....	5,416,700	126,926 66
Total .....	\$9,095,017	\$209,418 13
Deduct expirations and cancellations .....	4,256,378	97,696 79
Net in force December 31, 1900 .....	\$4,838,639	\$111,721 34

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$44,885 65
Total amount of the company's stock owned by the directors, at par value .....	77,210 00
Dividends declared payable in stock from organization .....	41,364 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Plate glass .....	\$88,011 72	\$1,635 85	\$872 56	\$872 56	\$88,011 72

# NEW YORK PLATE GLASS INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated March, 1891; commenced business March 19, 1891.]

President, MAX DANZIGER.  
Secretary, MAJOR WHITE.

Vice President, ALFRED L. WHITE.  
Home Office, 24 PINE ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May, 1891.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets, December 31st of previous	
year . . . . .	\$341,723 79

## INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31, last year paid..	\$43,611 00
Gross premiums written and renewed during the year	319,477 20
Total .....	\$363,088 20
Deduct gross premiums now in course of collection..	48,995 46
Entire premiums collected during the year....	\$314,092 74
Deduct reinsurance, abatement, rebate and return	
premiums .....	66,013 45
Net cash actually received for premiums .....	\$248,079 29
Interest on bonds and dividends on stocks .....	12,193 14
Income from all other sources .....	156 35
Total income during the year .....	\$260,428 78
Sum . . . . .	\$602,152 57

## DISBURSEMENTS DURING YEAR.

	Plate glass.	
Gross amount paid for claims .....	\$142,195 54	
Deduct reinsurances, salvages and recoveries on losses previously paid .....	12,854 45	
Net paid policy holders .....		\$129,341 09
Stockholders for interest or dividends .....	\$10,000 00	
Commissions or brokerage to agents, less received on reinsurance .....	78,583 89	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....	7,922 06	
Salaries and all other compensation of officers, \$10,681.65; and home office employees, \$16,062.15 .....	26,743 80	
Taxes on premiums, \$2,810.65; insurance department fees and agents' licenses, \$4,364.73; municipal licenses, \$281.25; internal revenue, \$1,661.29 .....	9,217 92	
Rent .....	3,209 92	
Legal expenses .....	97 30	
Furniture and fixtures, \$199.92; advertising, \$242.83; printing and stationery, \$1,517.77 .....	1,969 52	
Losses on ledger assets actually sold or matured, under book value .....	43 75	
All other items, viz.: Postage and general expenses .....	8,061 56	
Total miscellaneous expenses .....		145,840 72
Total disbursements .....		\$275,181 81
Balance .....		\$326,970 76

## LEDGER ASSETS.

Mortgage loans on real estate, other than first liens .....	\$2,500 00	
Book value of bonds (excluding interest, \$125,562.50) and stocks, \$173,398.49 .....	298,960 99	
Cash in company's office, \$2,753.94; deposited in banks, \$22,733.83 .....	25,509 77	
Real Estate Trust Co. ....	\$12,407 96	
Kulckerbocker Trust Co. ....	16,089 87	
Mechanics and Traders Bank .....	265 00	
Total net ledger assets .....		\$326,970 76

## NON-LEDGER ASSETS.

Market value of bonds and stock over book value .....	\$38,724 01
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commission thereon.	Net Premiums.	More than three months due.	
Plate glass .....	\$45,325 71	\$14,504 23	\$30,821 48	\$3,669 75	
Total net not over three months due .....					30,821 48
Total admitted assets .....					\$396,516 25



## NON-LEDGER LIABILITIES.

Plate glass claims in process of adjustment .....	\$3,253 58
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Plate glass premiums, \$248,168.36; unearned portion (50 per cent.) .....	\$124,084 18
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Plate glass premiums, \$6,372.63; unearned premium, pro rata .....	4,006 75
Total unearned premiums, as computed above ....	128,090 93
Cash dividends to stockholders declared but not yet due	5,000 00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....	466 67
For return premiums .....	1,629 62
Total amount of all liabilities .....	\$138,440 80
Joint stock capital actually paid up in cash .....	\$100,000 00
Surplus beyond capital and other liabilities .....	158,075 45
	258,075 45
Total .....	\$396,516 25

## RISKS AND PREMIUMS.

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$11,209,527 43	\$224,309 15
Written or renewed during the year .....	13,987,373 28	319,477 20
Total .....	\$25,196,900 71	\$543,786 35
Deduct expirations and cancellations .....	13,702,384 92	289,245 36
Net in force December 31, 1900 .....	\$11,494,515 79	\$254,540 99

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$128,581 94
Total amount of the company's stock owned by the directors, at par value .....	52,450 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries:	
Virginia .....	15,000 00
Canada .....	10,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Plate glass .....	\$356,426 98	\$6,105 79	\$3,035 22	\$3,306 09	\$356,426 98

# NORTH AMERICAN ACCIDENT INSURANCE COMPANY,

*Chicago, Illinois.*

[Incorporated May 13, 1886; commenced business June 15, 1886.]

President, E. E. CREPIN.  
Secretary, A. E. FORREST.

Vice President, E. C. WALLER.  
Home Office, 217 LA SALLE ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 25, 1892.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; sub-	
scribed for .....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets, December 31st of previous	
year . . . . .	\$139,452 03

## INCOME DURING YEAR.

	Accident.	Health.	
Gross premiums unpaid December 31, last			
year paid .....	\$13,958 32	.....	
Gross premiums written and renewed dur-			
ing the year .....	170,704 06	\$17,426 90	
Total .....	\$184,662 38	\$17,426 90	
Deduct gross premiums now in course of			
collection .....	60,684 78	7,108 72	
Entire premiums collected during the			
year .....	\$123,977 60	\$10,318 18	
Deduct reinsurance, abatement, rebate			
and return premiums .....	5,105 17	.....	
Net cash actually received for pre-			
miums .....	\$118,872 43	\$10,318 18	
			\$129,190 61
Interest on loans on mortgages on real estate.....		\$3,329 03	
Interest on collateral loans .....		241 66	
Interest on bonds and dividends on stocks.....		1,510 35	
Interest upon other debts due the company and on			
deposits in bank .....		215 61	
Total interest .....			5,296 65
Total income during the year .....			\$134,487 26
Sum . . . . .			\$273,939 29

## DISBURSEMENTS DURING YEAR.

	Accident.	Health.
Gross amount paid for claims excepting weekly indemnity .....	\$20,206 00	
Gross amount paid for weekly or other periodical indemnity .....	24,007 26	\$982 63
Total .....	\$44,213 26	\$982 63
Deduct reinsurances, salvages and recoveries on losses previously paid.....	5,223 21	
Net paid policy-holders .....	\$38,990 05	\$982 63
		<b>\$39,972 68</b>
Commissions or brokerage to agents, less received on reinsurance .....		\$36,112 71
Salaries, traveling and all expenses of agents, and agencies not on commission account .....		1,991 66
Medical examiners' inspections .....		808 88
Salaries and all other compensation of officers, \$5,412.46; and home office employees, \$10,108.11.....		15,520 57
Insurance department fees and agents' licenses.....		1,927 95
Rent .....		2,609 67
Legal expenses .....		789 35
Furniture and fixtures, \$352.07; printing and stationery, \$3,642.85 .....		3,994 92
All other items, viz.: Expense, \$2,078.85; postage and internal revenue, \$3,303.12; adjusting claims, \$1,356.22; traveling expenses, \$3,227.12 .....		9,965 31
Total miscellaneous expenses .....		<b>73,721 02</b>
Total disbursements .....		<b>\$113,693 70</b>
Balance . . . . .		<b>\$160,245 59</b>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$83,050 00
Loans secured by pledge of bonds, stocks, or other collaterals .....	14,000 00
Book value of bonds and stocks (excluding interest) .....	35,101 39
Cash in company's office, \$569.57; deposited in banks, \$23,284.84 .....	23,854 41
Northern Trust Co. Bank, Chicago.....	\$20,809 62
First National Bank, Chicago.....	2,290 17
First Nat. Bank, Eagle Pass, Texas.....	185 05
Agents' debit balances (secured) .....	4,537 73
Total .....	\$160,543 53
Agents' credit balances .....	297 94
Total net ledger assets .....	<b>\$160,245 59</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,664 14
Interest accrued on bonds and stocks.....	115 00
Interest accrued on collateral loans.....	234 85
Total outstanding interest .....	<b>\$2,013 99</b>
Market value of bonds and stocks over book value .....	<b>2,000 00</b>

## Gross premiums in course of collection, to-wit:-

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.
Accident .....	\$60,684 78	\$15,565 64	\$45,119 14
Health Insurance .....	7,108 72	1,721 69	5,387 03
	\$67,793 50	\$17,287 33	\$50,506 17
Total net not over three months due .....			\$50,506 17
Gross assets .....			\$214,765 75
DEDUCT ASSETS NOT ADMITTED.			
Furniture, fixtures and safes .....			2,000 00
Total admitted assets .....			\$212,765 75

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Known or estimated; proofs not filed.
Accident .....	\$1,126 15	\$7,056 07
Aggregate of unpaid claims and expenses .....		\$8,182 22
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$111,823.11; unearned portion (50 per cent.) .....		\$55,911 56
Health Insurance premiums, \$14,763.56; unearned por- tion (50 per cent.) .....		738 78
Total one year or less .....		63,293 34
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....		3,220 83
Total amount of all liabilities .....		\$74,696 39
Joint stock capital actually paid up in cash.....	\$100,000 00	
Surplus beyond capital and other liabilities .....	38,069 36	
		138,069 36
Total . . . . .		\$212,765 75

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$30,475,650 00	\$24,310 15
Written or renewed during the year.....	46,471,116 79	\$70,704 06
<b>Total .....</b>	<b>\$76,946,766 79</b>	<b>\$195,014 21</b>
Deduct expirations and cancellations .....	35,392,471 79	81,816 05
<b>Balance .....</b>	<b>\$41,554,295 00</b>	<b>\$113,198 16</b>
Deduct reinsured policies .....	630,000 00	1,375 05
<b>Net in force December 31, 1900.....</b>	<b>\$40,924,295 00</b>	<b>\$111,823 11</b>

## HEALTH.

	Amount at risk.	Premiums thereon.
Written or renewed during the year.....	\$28,414 65	\$17,426 90
Deduct expirations and cancellations .....	3,020 75	2,663 34
<b>Net in force December 31, 1900.....</b>	<b>\$25,393 90</b>	<b>\$14,763 56</b>

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$40,329 90
Total amount of the company's stock owned by the directors, at par value .....	99,300 00
Total amount loaned to officers and directors .....	10,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$2,455,218 00	\$7,616 39	\$2,233 59	\$1,790 73	\$3,483,934 50
Health .....	1,650 00	638 42	.....	.....	1,530 00
<b>Aggregate .....</b>	<b>\$2,456,868 00</b>	<b>\$8,254 81</b>	<b>\$2,233 59</b>	<b>\$1,790 73</b>	<b>\$3,485,464 50</b>

# OCEAN ACCIDENT AND GUARANTEE CORPORATION (Limited),

*London, England.*

[Commenced business in U. S. August 23, 1895.]

General Manager, OSCAR ISING.

U. S. Branch Office, 346 BROADWAY, NEW YORK CITY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 1, 1900.

Amount of net ledger assets, December 31st of previous  
year . . . . . \$1,143,137 18

## INCOME DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Bur- glary.
Gross premiums unpaid December 31, last year paid .....	\$25 00	\$2,700 00	.....
Gross premiums written and re- newed during year .....	24,899 70	304,041 81	45,189 70
Total .....	\$24,924 70	\$306,741 81	\$45,189 70
Deduct gross premiums now in course of collection .....	5,175 96	41,519 31	7,129 25
Entire premiums collected during the year .....	\$19,748 74	\$265,222 50	\$38,060 45
Deduct reinsurance, abatement, re- bate and return premiums .....	3,118 41	42,768 92	5,081 81
Net cash actually received for premiums .....	\$16,630 33	\$222,453 58	\$32,978 64

	Steam boiler.	Credit.
Gross premiums unpaid December 31, last paid .....	\$15 00	.....
Gross premiums written and renewed dur- ing year .....	12,766 61	\$191,198 43
Total .....	\$12,781 61	\$191,198 43
Deduct gross premiums now in course of collection .....	2,651 00	.....
Entire premiums collected during the year .....	\$10,130 61	\$191,198 43
Deduct reinsurance, abatement, rebate and return premiums .....	2,708 90	542 50
Net cash actually received for pre- miums .....	\$7,421 71	\$190,655 93

\$470,140 19

## 302 OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Interest on bonds and dividends on stocks.....	\$39,682 82
Interest upon other debts due the company and on deposits in bank .....	652 27
<b>Total interest . . . . .</b>	<b>\$40,335 09</b>
<b>Profit on sale or maturity of ledger assets during the year over book values .....</b>	<b>3,281 25</b>
<b>Total income during the year .....</b>	<b>\$513,756 53</b>
<b>Sum . . . . .</b>	<b>\$1,656,893 71</b>

### DISBURSEMENTS DURING YEAR.

	Acci- dent.	Employ- ers' liability.	Bur- glary.
Gross amount paid for claims ex- cepting weekly indemnity .....	\$733 78	\$30,039 55	\$6,102 04
		Steam boiler.	Credit.
Gross amount paid for claims excepting weekly indemnity .....		\$23 22	\$34,028 11
Deduct reinsurances, salvages and recov- eries on losses previously paid .....			1,624 37
<b>Net paid policy holders .....</b>		<b>\$23 22</b>	<b>\$32,403 74</b>
			<b>\$69,302 33</b>
Commissions or brokerage to agents, less received on reinsurance .....			\$104,812 36
Salaries, traveling and all expenses of agents, and agencies not on commission account.....			6,723 38
Inspections, elevator and steam boiler.....			1,379 24
Salaries and all other compensation of officers and home office employes .....			32,737 84
Taxes on premiums, \$3,625.43; insurance department fees and agents' licenses, \$3,919.87; municipal li- censes, \$109.30 .....			7,654 60
Rent .....			4,574 90
Legal expenses .....			6,279 65
Furniture and fixtures, \$3,426.37; advertising, \$575.20; printing and stationery, \$12,919.78.....			16,921 35
All other items, viz.: Subscription mercantile, \$2,188.00; postage, \$2,036.80; U. S. revenue, \$2,866.95; general expenses, \$5,280.78; traveling, \$6,987.07; ex- change discounts, \$254.12; investment brokerage, \$412.50; investment interest, \$3,108.34 .....			23,101 56
<b>Total miscellaneous expenses .....</b>			<b>204,184 88</b>
<b>Total disbursements .....</b>			<b>\$273,487 21</b>
<b>Balance . . . . .</b>			<b>\$1,383,406 50</b>

### LEDGER ASSETS.

Book value of bonds and stocks (excluding interest) ..	\$1,345,083 34
Cash in company's office, \$2,398.00; deposited in banks, \$27,972.39 .....	30,370 29
Brown Bros. & Co., 59 Wall St.....	\$27,874 29
Nat. Commercial Bank, Albany, N. Y. ....	93 10
Bills receivable, \$2,550.00; agents' debit balances, \$3,402.77 .....	7,952 77
<b>Total net ledger assets .....</b>	<b>\$1,383,406 50</b>

# OCEAN ACCIDENT AND GUARANTEE CORPORATION. 303

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks .....	\$8,217 50
Market value of bonds and stocks over book value .....	13,749 16
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commis- sion thereon.	Net Premiums.
Accident .....	\$5,175 96	\$1,345 74	\$3,830 22
Employers' liability .....	41,519 31	10,795 02	30,724 29
Burglary .....	7,129 25	1,853 60	5,275 65
Steam boiler .....	2,651 00	689 26	1,961 74
	\$56,475 52	\$14,683 62	\$41,791 90

41,791 90

Gross assets ..... \$1,447,165 06

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured, \$5,402.77; bills receivable, unsecured, \$2,550.00 .....	7,952 77
--	----------

Total admitted assets ..... \$1,439,212 29

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)
Accident .....	\$1,733 25	
Employers' liability .....		\$48,240 88
Burglary .....	4,072 75	
Net amounts of unpaid claims account .....	\$5,806 60	\$48,240 88
Aggregate of unpaid claims and expenses .....		\$54,046 88

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premiums, \$20,211.85; unearned portion (50 per cent.) .....	\$10,105 93
Employers' liability premiums, \$246,816.34; unearned portion (50 per cent.) .....	123,408 17
Burglary premiums, \$31,219.65; unearned portion (50 per cent.) .....	15,609 83
Steam boiler premiums, \$1,908.71; unearned portion (50 per cent.) .....	954 36
Credit Guar. premiums, \$186,438.64; unearned portion (50 per cent.) .....	93,219 32

Total one year or less ..... \$243,297 61



## 304 OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Gross premiums upon all unexpired risks,  
running more than one year from date  
of policy:

Employers' liability premiums, \$2,587.45; unearned premium, pro rata .....	\$2,180 44
Burglary premiums, \$8,795.14; unearned premium, pro rata .....	7,300 48
Steam boiler premiums, \$8,149.00; un- earned premium, pro rata .....	6,790 85

Total more than one year..... \$16,271 77

Total unearned premiums, as computed above ... \$259,569 38

Total amount of all liabilities ..... \$313,616 26

Surplus beyond liabilities ..... 1,125,596 03

Total . . . ..... \$1,439,212 29

### RISKS AND PREMIUMS.

#### ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$23,000	\$132 50
Written or renewed during the year.....	6,681,875	24,899 70
Total .....	\$6,704,875	\$25,032 20
Deduct expirations and cancellations .....	2,195,500	4,820 35
Net in force December 31, 1900 .....	<u>\$4,509,375</u>	<u>\$20,211 85</u>

#### EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$815,080	\$9,587 80
Written or renewed during the year .....	40,848,728	804,041 81
Total .....	\$41,663,808	\$313,629 61
Deduct expirations and cancellations.....	10,529,051	64,225 82
Net in force December 31, 1900 .....	<u>\$31,134,757</u>	<u>\$249,403 79</u>

#### BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$4,694,053	\$45,189 70
Deduct expirations and cancellations .....	582,725	5,174 91
Net in force December 31, 1900 .....	<u>\$4,111,328</u>	<u>\$40,014 79</u>

#### STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$5,000	\$15 00
Written or renewed during the year .....	682,500	12,766 61
Total .....	\$687,500	\$12,781 61
Deduct expirations and cancellations .....	222,500	2,723 90
Net in force December 31, 1900 .....	<u>\$465,000</u>	<u>\$10,057 71</u>

#### CREDIT GUARANTEE.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$30,940	\$168,475 73
Written or renewed during the year .....	34,760	191,198 43
Total .....	\$65,700	\$359,674 16
Deduct expirations and cancellations .....	32,070	173,235 52
Net in force December 31, 1900 .....	<u>\$33,600</u>	<u>\$186,438 64</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year ..... \$124,973 58  
 Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policyholders of such states and countries:  
 Ohio, \$150,000.00.

Were the company's books closed on the 31st day of December for the purposes of this statement? ..... Yes  
 Does any officer, director or corporation receive a commission or royalty on the business done by this company? ..... No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$98,500 00	\$5,354 00			\$158,500 00
Employers' liability .....	525,550 00	4,725 95	\$433 65	\$657 21	758,550 00
Burglary .....	64,000 00	568 60			95,500 00
Steam boiler .....					5,000 00
Credit guarantee .....	41,000 00	2,887 50			41,000 00
Aggregate .....	\$729,050 00	\$8,536 05	\$433 65	\$657 21	\$1,058,550 00

## PACIFIC MUTUAL LIFE INSURANCE COMPANY,

(Accident Department.)

*San Francisco, California.*

[Incorporated December 28, 1867; commenced accident business May, 1885.]

President, GEO. A. MOORE.

1st Vice-President, GEO. W. SCOTT

Secretary, S. M. MARKS.

2d Vice-President, M. R. HIGGINS.

Home Office, 508 MONTGOMERY ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, 1895.

## CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; sub-  
 scribed for ..... \$200,000 00  
 Amount of capital paid up in cash ..... 200,000 00

Amount of net ledger assets, December 31st of previous  
 year . . . . . \$302,879 35

## INCOME DURING YEAR.

	Accident.	Health.	
Gross premiums unpaid December 31, last year paid .....	\$133,286 65	\$1,261 13	
Gross premiums written and renewed during year .....	640,061 26	49,119 77	
Total .....	\$773,347 91	\$50,380 90	
Deduct gross premiums now in course of collection .....	170,321 80		
Entire premiums collected during the year .....	\$603,026 11	\$50,380 90	
Deduct re-insurance, abatement, rebate and return premiums .....	172,520 59	2,124 57	
Net cash actually received for premiums .....	\$430,505 52	\$48,256 33	\$478,761 85
Total income during the year .....			\$478,761 85
Sum . . . . .			\$781,641 20

## DISBURSEMENTS DURING YEAR.

	Accident	Health.
Gross amount paid for claims excepting weekly indemnity .....	\$61,988 10	.....
Gross amount paid for weekly or other periodical indemnity .....	124,709 10	\$18,444 26
Dividends .....	1,013 68	.....
Total .....	\$187,710 88	\$18,444 26
Deduct re-insurances, salvages and recoveries on losses previously paid .....	6,195 92	219 61
Net paid policy-holders .....	\$181,514 96	\$18,224 65

\$199,739 61

Commission or brokerage to agents, less received on reinsurance .....	\$169,362 85
Salaries, travelling and all expenses of agents, and agencies not on commission account .....	15,850 56
Medical examiners' fees and salaries, \$5,552.76; postage, \$2,783.62 .....	8,336 38
Salaries and all other compensation of officers. \$6,528.71; and home office employees, \$15,308.29 .....	21,837 00
Taxes on premiums, \$5,473.33; insurance department fees and agents' licenses, \$1,541.03; municipal licenses, \$56.32 .....	7,370 68
Rent (including \$3,000.00 for company's use of own building) .....	7,750 55
Legal expenses .....	5,204 54
Advertising, \$2,774.41; printing and stationery, \$7,781.82 .....	10,556 23
Internal revenue taxes .....	4,221 59
All other items, viz.: general expense, \$5,761.85; loss and gain, \$753.24 .....	6,515 09

Total miscellaneous expenses .....	257,005 47
Transferred to life department .....	20,000 00

Total disbursements ..... \$486,745 08

Balance . . . ..... \$294,896 12

## LEDGER ASSETS.

Book value of bonds (excluding interest) .....	\$290,000 00
Cash in company's office .....	863 60
Agents' debit balances .....	10,562 42
Total .....	\$301,426 02
Agents' credit balances .....	6,529 90

Total net ledger assets ..... \$294,896 12

## NON-LEDGER ASSETS.

Re-insurance from other companies ..... \$783 75

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commission thereon.	Net premiums
Accident .....	\$170,321 80	\$42,580 45	\$127,741 35

127,741 35

Gross assets ..... \$423,421 22

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured .....	\$4,270 27
Total admitted assets .....	<u>\$419,150 95</u>

## NON-LEDGER LIABILITIES.

	Claims known or estimated; proofs not filed.	Persisted by company on its own account, (not outlawed.)	
Accident .....	\$5,000	\$7,500	
Aggregate of unpaid claims and expenses .....			\$12,500 00
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$310,533.63; unearned portion (50 per cent.) .....		\$155,266 82	
Health insurance premiums, \$25,728.51; unearned portion (50 per cent.) .....		12,864 25	
Total one year or less .....			168,131 07
Total amount of all liabilities .....			\$180,631 07
Joint stock capital actually paid up in cash .....	\$200,000 00		
Surplus beyond capital and other liabilities .....	38,519 88		
			238,519 88
Total .....			<u>\$419,150 95</u>

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$102,160,185	\$284,575 88
Written or renewed during the year .....	202,677,932	660,339 40
Total .....	\$304,838,117	\$944,915 28
Deduct expirations and cancellations .....	208,394,126	\$625,114 67
Balance .....	\$96,443,991	\$319,800 61
Deduct re-insured policies .....	3,963,626	9,266 98
Net in force December 31, 1900 .....	<u>\$92,480,365</u>	<u>\$310,533 63</u>

## HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$108,525	\$20,278 14
Written or renewed during the year .....	75,608	28,841 63
Total .....	\$184,133	\$49,119 77
Deduct expirations and cancellations .....	110,814	21,956 65
Balance .....	\$73,319	\$27,164 12
Deduct re-insured policies .....	4,626	1,435 61
Net in force December 31, 1900 .....	<u>\$68,693</u>	<u>\$25,728 51</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$208,725 93
Total amount of the company's stock owned by the directors at par value .....	110,800 00.
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses in urred.	Amount at risk, end of year.
Accident .....	\$4,445,742 00	\$13,069 09	\$7,793 74	\$7,793 74	\$2,524,367 00
Health .....	4,458 00	902 91	505 00	505 00	3,033 00
Aggregate .....	\$4,450,200 00	\$13,962 00	\$8,298 74	\$8,298 74	\$2,527,400 00

## PREFERRED ACCIDENT INSURANCE COMPANY,

*New York, N. Y.*

[Incorporated March 3, 1893; commenced business May 6, 1893.]

President, PHINEAS C. LOUNSBURY. Vice-President, CHAS. D. SPENCER.  
 Secretary, KIMBALL C. A. WOOD. Home Office, 290 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, 1893.

## CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$200,000 00
Amount of capital paid up in cash .....	200,000 00
Amount of net ledger assets, December 31st of previous year .....	\$738,596 62

## INCOME DURING YEAR.

Gross premiums unpaid December 31, last year paid.	Accident.	\$92,784 60
Gross premiums written and renewed during year ..		1,125,301 75
Total .....		\$1,218,086 35
Deduct gross premiums now in course of collection..		126,500 00
Entire premiums collected during the year.....		\$1,091,586 35
Deduct re-insurance, abatement, rebate and return premiums .....		4,028 32
Net cash actually received for premiums .....		\$1,087,558 03
Interest on bonds and dividends on stocks .....		\$19,841 50
Interest upon other debts due the company and on deposits in bank .....		800 00
Total interest .....		20,641 50
Total income during the year.....		\$1,108,199 53
Sum .....		\$1,846,796 15

## DISBURSEMENTS DURING YEAR.

	Accident.	Health.	
Gross amount paid for claims excepting weekly indemnity .....	\$63,110 51		
Gross amount paid for weekly or other periodical indemnity .....	225,062 31	\$60,213 63	
Total .....	\$288,172 82	\$60,213 63	
Net paid policy-holders .....			\$348,386 45
Stockholders for interest or dividends .....		\$12,000 00	
Commissions or brokerage to agents, less received on re-insurance .....		347,153 02	
Salaries, traveling and all expenses of agents and agencies not on commission account .....		39,925 75	
Medical examiners' fees and salaries, \$16,575.25; inspections, \$2,737.75 .....		19,313 00	
Salaries and all other compensation of officers, \$24,000.00; and home office employees, \$51,785.50 .....		75,785 50	
Taxes on premiums, \$9,850.25; insurance department fees and agents' licenses, \$6,278.00; municipal licenses, \$1,225.20; tax on franchise, \$1,456.25 .....		18,809 70	
Rent for company's use of own building .....		18,500 00	
Legal expenses .....		4,227 65	
Furniture and fixtures, \$2,237.65; advertising, \$21,750.25; printing and stationery, \$27,925.50 .....		51,913 40	
All other items .....		35,359 47	
Total miscellaneous expenses .....		622,987 49	
Total disbursements .....		\$971,373 94	
Balance .....		\$875,422 21	

## LEDGER ASSETS.

Book value of bonds (excluding interest, \$558,876.24) and stocks, \$57,463.36 .....	\$616,329 60
Cash in company's office, \$5,875.85; deposited in banks, \$164,872.61 .....	170,748 46
Agents' debit balances .....	88,334 15
Total net ledger assets .....	\$875,422 21

## NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks .....	\$2,788 15
Market value of bonds and stock over book value .....	20,805 40
Gross premiums in course of collection, to-wit:	

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident .....	\$126,500 00	\$37,950 00	\$88,550 00	88,550 00
Gross assets .....				\$987,565 76

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured .....	88,334 15
Total admitted assets .....	\$899,231 61



## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Known or estimated; proofs not filed.	Resisted by com- pany on its own ac- count, (not outlawed.)	
Accident .....	\$43,600 00	\$12,750 00	\$17,000 00	
Health Insurance .....	225 00	4,425 00		
Net amounts of unpaid claim account .....	\$48,825 00	\$17,175 00		
Aggregate of unpaid claims and expenses .....				\$78,000 00
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$647,985.24; unearned portion (50 per cent.) .....			\$323,992 62	
Health Insurance premiums, \$153,064.00; unearned por- tion (50 per cent.) .....			76,532 00	
Special premium reserve .....			29,542 16	
Total one year or less .....				430,066 78
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....				2,723 35
Total amount of all liabilities .....				\$510,790 13
Joint stock capital actually paid up in cash .....			\$200,000 00	
Surplus beyond capital and other liabilities .....			188,441 48	
				388,441 48
Total .....				\$899,231 61

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$373,905,000	\$645,410 00
Written or renewed during the year .....	572,320,000	1,125,301 75
Total .....	\$946,225,000	\$1,770,711 75
Deduct expirations and cancellations .....	544,776,000	969,662 51
Net in force December 31, 1900 .....	\$401,449 000	\$801,049 24

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$385,311 45
Total amount of the company's stock owned by the directors at par value .....	200,000 00
Dividends declared payable in stock from organization .....	100,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem iums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$8,835,000 00	\$13,902 50	\$5,816 01	\$4,291 01	\$7,718,000 00
Health .....		2,992 50	325 00	750 00	
Aggregate .....		\$16,965 00	\$6,141 01	\$5,041 01	\$7,718,000 00

# STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

*Detroit Michigan.*

[Incorporated May 29, 1884; commenced business August 1, 1884.]

President, D. M. FERRY. 1st Vice-President, M. W. O'BRIEN.  
Secretary, E. A. LEONARD. 2d Vice-President, GEO. H. HOPKINS.  
Home Office, 119 GRISWOLD ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1884.

## CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; sub-	
scribed for .....	\$250,000 00
Amount of capital paid up in cash .....	250,000 00
Amount of net ledger assets, December 31st of previous	
year .....	\$749,271 26

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.	Health.	
Gross premiums unpaid De- cember 31, last year paid....	\$194,236 64	\$61,716 03	\$14,507 30	
Gross premiums written and renewed during year .....	828,436 35	486,050 00	71,309 87	
Total .....	\$1,022,672 99	\$547,766 03	\$85,817 17	
Deduct gross premiums now in course of collection .....	167,434 47	60,065 09	21,920 96	
Entire premiums collect- ed during the year .....	\$855,238 52	\$487,710 94	\$63,896 21	
Deduct re-insurance, abate- ment, rebate and return pre- miums .....	175,821 29	42,061 31	10,306 71	
Net cash actually re- ceived for premiums ..	\$679,417 23	\$445,659 63	\$53,590 50	\$1,178,667 36
Rents from company's property .....			\$1,891 64	
Interest on loans on mortgages on real estate.....			12,984 16	
Interest on bonds and dividends on stocks .....			18,711 59	
Interests upon other debts due the company and on deposits in bank .....			760 54	
Total interest . . . . .				34,347 93
Income from all other sources, viz.: Re-adjustment of stock .....				65,000 00
Total income during the year.....				\$1,278,015 29
Sum .....				\$2,027,286 55

## DISBURSEMENTS DURING YEAR.

	Accident.	Employ- ers liability.	Health.
Gross amount paid for claims excepting weekly indemnity .....	\$87,374 92	\$20,808 00	.....
Gross amount paid for weekly or other periodical indemnity .....	226,943 96	172,037 19	\$22,808 02
Total .....	\$314,318 88	\$192,845 19	\$22,808 02
Deduct re-insurance salvages and recoveries on losses pre- viously paid .....	946 48	237 83	.....
Net paid policy-holders..	\$313,372 40	\$192,607 36	\$22,808 02
Stockholders for interest or dividends.....			\$10,000 00
Commissions or brokerage to agents, less received on re-insurance .....			323,574 50
Salaries, travelling and all expenses of agents, and agencies not on commission account .....			43,313 36
Medical examiners' fees and salaries, \$2,619.50; in- spections, \$10,349.75 .....			12,969 25
Salaries and all other compensation of officers, \$12,000.00; and home office employees, \$40,642.54 .....			52,642 54
Taxes on premiums, \$21,170.94; taxes on property, \$5,007.80; insurance department fees and agents' li- censes, \$5,266.00; municipal licenses, \$1,350.00; tax on franchise, \$1,025.00 .....			33,758 74
Rent .....			8,644 25
Legal expenses, \$6,162.79; real estate repairs and ex- penses (other than taxes), \$458.90; taxes, \$1,239.74.....			7,861 43
Furniture and fixtures, \$895.05; advertising, \$6,067.70; printing and stationery, \$8,071.34 .....			15,034 09
All other items, viz.: Post, Tel. and Exp., \$6,160.13; travelling expenses of officers, home office em- ployees, \$4,476.50; adjusting, \$10,976.25; general ex- pense, \$4,676.20; profit and loss, \$1,063.06; revenue, \$7,276.55 .....			34,628 69
Total miscellaneous expenses .....			542,926 85
Total disbursements .....			\$1,071,714 63
Balance .....			\$955,571 92

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$87,930 43
Mortgage loans on real estate, first liens .....	255,687 00
Book value of bonds and stocks, excluding interest..	514,427 52
Cash in company's office, \$478.77; deposited in banks, \$96,223.70 .....	96,702 47
Peoples' Savings Bank, Detroit, Mich.....	\$95,505 97
Philadelphia Security Co., Phila., Pa.....	717 73
Bills receivable, \$322.50; agents' debit balances, \$502.00 .....	824 50
Total net ledger assets .....	\$955,571 92

## NON-LEDGER ASSETS.

Interest due, \$1,704.13, and accrued, \$4,007.68, on mort- gages .....	\$5,711 80
Interest accrued on bonds and stocks .....	6,337 30
Total outstanding interest .....	\$12,049 10
Market value of bonds and stock over book value.....	7,603 48

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.
Accident .....	\$167,434 47	\$46,044 48	\$121,389 99
Employers' liability .....	60,055 09	16,515 15	43,539 94
Health insurance .....	21,920 96	6,028 26	15,892 70
	\$249,410 52	\$68,587 89	\$180,822 63

Total net not over three months due ..... \$180,822 63

Gross assets. .... \$1,156,047 13

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured, \$502.00; bills receivable, unsecured, \$322.50 ..... 824 50

Total admitted assets ..... \$1,155,222 63

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)	Resisted for em- ployers.
Accident .....	\$25,930 00	\$15,640 00	
Employers' liability .....	41,100 00		\$96,800 00
Health insurance .....	1,055 00		
Total gross amount of claims .....	\$68,085 00	\$15,640 00	\$96,800 00

Aggregate of unpaid claims and expenses..... \$180,525 00

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premiums, \$596,000.40; unearned portion (50 per cent.) .....	\$298,000 20
Employers' liability premiums, \$361,572.31; unearned portion (50 per cent.) .....	180,786 16
Health insurance premiums, \$55,396.78; unearned portion (50 per cent.) .....	27,698 39

Total one year or less ..... 506,484 75

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..... 3,157 62

For return premiums, \$8,417.60; for re-insurance, \$1,276.14..... 9,693 74

Total amount of all liabilities..... \$699,861 11

Joint stock capital actually paid up in cash ..... \$250,000 00

Surplus beyond capital and other liabilities ..... 205,361 52

455,361 52

Total ..... \$1,155,222 63

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$81,906,434	\$598,387 08
Written or renewed during the year .....	139,991,250	828,436 35
Total .....	\$221,896,684	\$1,426,823 43
Deduct expirations and cancellations .....	133,679,034	821,985 19
Balance .....	\$88,217,650	\$604,838 24
Deduct re-insured policies .....	2,076,500	8,837 84
Net in force December 31, 1900 .....	\$86,141,150	\$596,000 40

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$45,825,000	\$325,475 52
Written or renewed during the year .....	51,322,000	486,050 00
Total .....	\$97,147,000	\$811,525 52
Deduct expirations and cancellations .....	49,695,000	\$449,071 50
Balance .....	\$47,452,000	\$362,454 02
Deduct re-insured policies .....	230,000	881 71
Net in force December 31, 1900 .....	\$47,222,000	\$361,572 31

## HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,903,566	\$36,241 90
Written or renewed during the year .....	4,749,720	71,309 87
Total .....	\$6,653,286	\$107,551 77
Deduct expirations and cancellations .....	3,593,736	52,154 99
Net in force December 31, 1900 .....	3,059,550	\$55,396 78

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$574,379 45
Total amount of the company's stock owned by the directors, at par value .....	207,850 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries:	
Ohio, \$50,000.00.	
Virginia, \$10,500.00.	
Were the company's books closed on the 1st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses incurred.	Amount at risk, end year.
Accident .....	\$5,752,000 00	\$36,325 29	\$13,650 73	\$13,650 73	\$5,752,000 00
Employers' liability .....	2,105,000 00	36,783 05	16,200 58	16,200 58	2,105,000 00
Health .....	130,000 00	2,662 56	1,063 49	1,063 49	130,000 00
Aggregate .....	\$7,987,000 00	\$75,771 00	\$30,914 80	\$30,914 80	\$7,987,000 00

## TRAVELERS INSURANCE COMPANY,

(Accident Department.)

*Hartford, Connecticut.*

[Incorporated June 17, 1863; commenced business April 1, 1864.]

President, JAMES G. BATTERSON. Vice-President, SYLVESTER C. DUNHAM.  
 Secretary, JOHN E. MORRIS. Home Office, 56 PROSPECT ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, February 28, 1865.

## CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; sub-  
 scribed for ..... \$1,000,000 00  
 Amount of capital paid up in cash ..... 1,000,000 00  
 Amount of net ledger assets, December 31st of previous  
 year ..... \$4,799,284 10

## INCOME DURING YEAR.

	Accident.	Employers' liability.	Health.	
Entire premiums collected during the year .....	\$2,176,718 21	\$1,304,146 20	\$68,451 11	
Deduct re-insurance, abatement, rebate and return premiums .....	33,209 84	60,201 08	812 04	
Net cash actually received for premiums .....	\$2,143,508 37	\$1,243,945 12	\$67,639 07	\$3,455,092 56
Interest on bonds and dividends on stocks .....			\$200,859 79	
Interest upon other debts due the company and on deposits in bank .....			10,086 89	
Total interest .....				210,946 56
Profit on sale or maturity of ledger assets during the year over book values .....			\$46,763 18	
Income from all other sources, viz.: Profit and loss .....			3,386 75	50,134 93
Total income during the year .....				\$3,716,174 17
Sum .....				\$8,515,458 27

## DISBURSEMENTS DURING YEAR.

	Accident.	Employers' liability.	Health.
Gross amount paid for claims excepting weekly indemnity ..	\$337,173 98	\$364,434 59	.....
Gross amount paid for weekly or other periodical indemnity .....	662,035 54	.....	\$18,879 11
Total .....	\$999,209 52	\$364,434 59	\$18,879 11
Deduct re-insurances, salvages and recoveries on losses previously paid .....	1,902 96	2,863 62	.....
	\$997,306 56	.....	.....
Surrender values paid .....	1,439 44	.....	.....
Net paid policy-holders ..	\$998,746 00	\$361,670 97	\$18,879 11
			\$1,379,196 08
Expense of claim adjustments: Accident, \$20,115.55; employers' liability, \$139,827.47; total .....			\$159,943 02
Stockholders for interest or dividends .....			150,000 00
Commissions or brokerage to agents, less received on re-insurance .....			955,517 89
Salaries, traveling and all expenses of agents, and agencies not on commission account .....			88,454 14
Medical examiners' fees and salaries, \$45,431.22; inspections, \$14,381.53 .....			59,812 75
Salaries and all other compensation of officers, \$8,500.00; and home office employees, \$100,685.74 .....			109,085 74
Taxes on premiums, \$42,229.06; U. S. revenue, \$19,528.30; insurance department fees and agents' licenses, \$8,893.93; municipal licenses, \$3,576.05; tax on franchise, \$2,068.50 .....			76,295 84
Legal expenses .....			28,661 98
Furniture and fixtures, \$820.46; advertising, \$33,633.93; printing and stationery, \$31,116.14 .....			23,796 91
All other items, viz.: Express charges, \$6,062.07; expense, \$10,289.18; exchange, \$1,816.46; postage, \$13,047.07 .....			65,570 53
			31,234 78
Total miscellaneous expenses .....			1,748,373 58
Total disbursements .....			\$3,127,569 66
Balance .....			\$5,387,888 61

## LEDGER ASSETS.

Book value of bonds (excluding interest, \$2,473,429.22) and stocks, \$2,435,950.36 .....	\$4,909,379 58
Cash in company's office, \$1,811.73; deposited in banks, \$474,540.10 .....	476,351 83
Agents' debit balances .....	2,157 20
Total net ledger assets .....	\$5,387,888 61

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks .....	\$43,150 87
Market value of bonds and stocks over book value .....	555,802 12
Gross assets .....	\$5,986,841 60

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured .....	2,157 20
Total admitted assets .....	\$5,984,684 40



## NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated proofs not filed.	Resisted by company on its own account, (not outlawed).	Resisted for employers.
Accident .....	\$47,500 00	\$26,572 00	\$81,500 00	.....
Employers' liability .....				\$623,734 29
*Includes \$116,844.25 estimated expenses.				
Aggregate of unpaid claims and expenses.....				\$779,306 29
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$1,415,435.27; unearned portion (50 per cent.) .....				
			\$707,717 64	
Employers' liability premiums, \$924,131.46; unearned portion (50 per cent.) .....				
			462,065 73	
Health insurance premiums, \$59,724.74; unearned portion (50 per cent.) .....				
			29,862 37	
Total one year or less.....				\$1,199,645 74
Gross premiums upon all unexpired risks, running more than one year from date of policy:				
Accident premiums, \$51,068.10; unearned premium, pro rata .....				
			\$408,266 08	
Employers' liability premiums, \$21,240.81; unearned premium, pro rata .....				
			13,174 92	
Total more than one year .....				421,441 00
Total unearned premiums as computed above ....				1,621,086 74
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....				85,000 00
All other liabilities, viz.: Special reserve, liability department .....				250,000 00
Total amount of all liabilities.....				\$2,735,393 03
Joint stock capital actually paid up in cash.....				\$1,000,000 00
Surplus beyond capital and other liabilities.....				2,249,291 37
				3,249,291 37
Total .....				\$5,984,684 40

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$273,924,784	\$1,430,136 63
Written or renewed during the year.....	505,375,608	2,176,718 21
Total .....	\$779,300,392	\$3,606,854 84
Deduct expirations and cancellations .....	496,025,538	2,140,351 47
Balance .....	\$283,273,854	\$1,466,503 37
Deduct reinsured policies .....	1,424,000	5,948 50
Net in force December 31, 1900.....	\$281,849,854	\$1,460,554 87

## EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$94,278,393	\$834,007 70
Written or renewed during the year.....	128,586,332	1,304,146 20
Total .....	\$222,864,725	\$2,138,153 90
Deduct expirations and cancellations.....	116,405,892	1,192,781 63
Balance .....	\$106,458,833	\$945,372 27
Deduct reinsured policies .....	15,000	22 68
Net in force December 31, 1900.....	\$106,443,833	\$945,349 59

## HEALTH.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$34,400 00	\$14,624 06
Written or renewed during the year.....	160,611 16	68,451 11
Total .....	\$195,011 16	\$83,075 17
Deduct expirations and cancellations.....	55,881 00	23,350 43
Net in force December 31, 1900.....	\$139,130 16	\$59,724 74

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$1,520,629 59
Total amount of the company's stock owned by the directors, at par value .....	99,200 00
Dividends declared payable in stock from organization.....	600,000 00
Total amount loaned to officers and directors .....	7,300 00
Loaned to stockholders, not officers.....	13,950 00
Amounts deposited in various states and countries, held exclusively for the protection of the policy-holders of such states and countries .....	50,000 00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....	No.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at ri-k. end of year.
Accident .....	\$8,279,400 00	\$45,820 74	\$19,611 27	\$19,611 27	\$4,553,670 00
Employers' Liability .....	3,540,000 00	25,607 56	2,366 80	2,366 80	2,938,200 00
Health .....	1,709 50	787 10	474 98	474 98	1,487 27
Aggregate .....	\$11,821,109 50	\$72,215 40	\$22,453 05	\$22,453 05	\$7,493,357 27

## UNION CASUALTY AND SURETY COMPANY,

*St. Louis, Missouri.*

[Incorporated December 29, 1892; commenced business April 18, 1893.]

President, EDWARD CLUFF. 1st Vice Pres., AUGUST GEHNER.  
 Secretary, LEGRAND L. ATWOOD. 2d Vice Pres., WILLIAM S. CLUFF  
 Home Office, WAINWRIGHT BUILDING.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, June 1, 1893.

## CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; sub-  
 scribed for ..... \$250,000 00  
 Amount of capital paid up in cash..... 250,000 00

Amount of net ledger assets, December 31st of previous  
 year ..... \$380,688 46

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.
Gross premiums unpaid December 31, last year paid .....	\$66,184 71	\$59,582 84
Gross premiums written and renewed dur- ing year .....	237,169 83	50,178 56
Total .....	\$303,354 54	\$109,761 40
Deduct gross premiums now in course of collection .....	45,052 66	12,104 37
Entire premiums collected during the year .....	\$258,301 88	\$97,657 03
Deduct reinsurance, abatement, rebate and return premiums .....	72,812 42	31,470 66
Net cash actually received for pre- miums .....	\$185,489 46	\$66,186 37

	Plate glass.	Steam boiler.	Health.
Gross premiums unpaid Decem- ber 31, last year paid.....	\$25,264 20	\$4,368 15	.....
Gross premiums written and re- newed during year .....	117,111 19	.....	\$15,247 67
Total .....	\$142,375 39	\$4,368 15	\$15,247 67
Deduct gross premiums now in course of collection .....	28,577 25	.....	6,713 67
Entire premiums collected during the year .....	\$113,798 14	\$4,368 15	\$8,534 00
Deduct reinsurance, abatement, rebate and return premiums..	21,024 65	.....	1,646 27
Net cash actually received for premiums .....	\$92,773 49	\$4,368 15	\$6,887 73

\$355,705 20

Interest on loans on mortgages on real estate.....	\$6,386 10	
Interest on bonds and dividends on stocks.....	9,719 35	
<b>Total interest</b> .....		<b>\$16,105 45</b>
Profit on sale or maturity of ledger assets during the year over book values .....	\$20 00	
Contribution to surplus fund by stockholders.....	100,000 00	
		<b>100,020 00</b>
<b>Total income during the year</b> .....		<b>\$471,830 65</b>
<b>Sum.</b> .....		<b>\$852,519 11</b>

## DISBURSEMENTS DURING YEAR.

	Accident.	Employ- ers' liability.	Plate glass.	Health.	
Net paid pol'yhold'rs	\$91,483 49	\$85,114 79	\$46,849 54	\$2,463 54	<b>\$225,911 35</b>
Commissions or brokerage to agents, less received on reinsurance .....				\$101,438 84	
Salaries, traveling and all expenses of agents, and agencies not on commission account.....				18,360 22	
Salaries and all other compensation of officers, \$9,700.00; and home office employes, \$18,870.28.....				28,570 28	
Taxes on premiums, \$5,585.06; taxes on property, \$1,332.16; insurance department fees and agents' licenses, \$4,088.56; municipal licenses, \$584.09.....				11,589 87	
Rent .....				4,126 82	
Legal expenses .....				1,186 46	
Furniture and fixtures, \$957.02; advertising, \$1,831.95; printing and stationery, \$7,057.64 .....				9,846 61	
Adjusting .....				6,943 25	
All other items .....				11,184 50	
<b>Total miscellaneous expenses</b> .....					<b>193,246 85</b>
<b>Total disbursements</b> .....					<b>\$419,158 20</b>
<b>Balance</b> .....					<b>\$433,360 91</b>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$89,985 00	
Book value of bonds and stocks, excluding interest..	250,000 00	
Cash in company's office, \$3,123.65; deposited in banks, \$38,317.43 .....	41,441 08	
Hanover National Bank, N. Y.....	\$36,500 00	
German American Bank, St. Louis.....	1,817 43	
Bills receivable, \$5,757.47; agents' debit balances, \$26,177.36 .....	51,934 83	
<b>Total net ledger assets.</b> .....		<b>\$433,360 91</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,138 95	
Interest due and accrued on bonds and stocks.....	162 00	
<b>Total outstanding interest</b> .....		<b>\$2,300 95</b>
<b>Market value of bonds and stock over book value</b> .....		<b>10,000 00</b>

## Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums
Accident .....	\$45,052 66	\$10,010 53	\$35,042 13
Employers' liability .....	12,104 37	2,400 83	9,703 54
Plate glass .....	28,577 26	6,315 86	22,261 40
Health insurance .....	6,713 67	1,341 73	5,371 94
	\$92,447 95	\$20,068 94	\$72,379 01
Total net not over 3 months due .....			\$72,379 01
Gross assets .....			\$518,040 87
DEDUCT ASSETS NOT ADMITTED.			
Agents' debit balances, unsecured, \$35,271.88; bills re- ceivable, unsecured, \$5,757.47 .....			41,029 35
Total admitted assets .....			\$477,011 52

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its owr. ac- count, (not outlawed.)	Estimated expenses incident to settlement.
Accident .....	\$6,050 00	\$5,100 00	
Employers' liability .....			\$27,500 00
Plate glass .....	2,395 67		
Health insurance .....	525 25		
Net amounts of unpaid claim account .....	\$8,970 92	\$5,100 00	\$27,500 00
Aggregate of unpaid claims and expenses .....			\$41,570 92
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premiums, \$75,423.58; unearned portion (50 per cent.) .....			\$37,711 79
Plate glass premiums, \$95,080.28; unearned portion (50 per cent.) .....			47,540 14
Health insurance premiums, \$13,579.90; unearned por- tion (50 per cent.) .....			6,789 95
Total one year or less .....			92,041 88
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....			1,185 00
Total amount of all liabilities .....			\$134,797 80
Joint stock capital actually paid up in cash .....			\$250,000 00
Surplus beyond capital and other liabilities .....			92,213 72
			342,213 72
Total .....			\$477,011 52

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$22,332,268	\$92,221 42
Written or renewed during the year .....	41,769,066	237,169 83
Total .....	\$64,101,334	\$329,391 25
Deduct expirations and cancellations .....	47,023,159	253,967 67
Net in force December 31, 1900.....	\$17,078,175	\$75,423 58

## PLATE GLASS.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$1,744,456	\$72,909 52
Written or renewed during the year.....	4,405,895	117,111 19
Total .....	\$6,150,351	\$190,020 71
Deduct expirations and cancellations .....	2,403,495	94,940 43
Net in force December 31, 1900.....	\$3,746,856	\$95,080 28

## HEALTH.

	Amount at risk.	Premiums thereon.
Written or renewed during the year.....	\$32,456 25	\$15,247 67
Deduct expirations and cancellations.....	4,400 75	1,667 77
Net in force December 31, 1900.....	\$28,055 50	\$13,579 90

## GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$225,911 35
Total amount of the company's stock owned by the directors, at par value .....	247,300 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: This company has made no special deposit for the exclusive protection of policy-holders in certain states and countries.	
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$2,262,742 00	\$10,276 89	\$5,980 39	\$5,980 39	\$1,357,645
Employers' liability .....			1,434 10	1,434 10	
Plate glass .....	161,987 00	3,641 11	1,333 76	1,333 76	161,987
Health .....	183,500 00	850 39	190 53	190 53	183,500
Aggregate .....	\$2,608,229 00	\$14,768 39	\$8,938 78	\$8,938 78	\$1,703,132

## UNITED STATES CASUALTY COMPANY,

*New York, N. Y.*

[Incorporated May 2, 1895; commenced business May 3, 1895.]

President, JAMES W. HINKLEY. 1st Vice Pres., PERRY BELMONT.  
 Secretary, EDSON S. LOTT. 2d Vice Pres., W. F. MOORE.  
 Home Office, 141 BROADWAY, CORNER LIBERTY ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, June 3, 1895.

## CAPITAL STOCK.

Amount of capital stock authorized, \$300,000.00; sub-  
 scribed for ..... \$300,000 00  
 Amount of capital paid up in cash..... 300,000 00

Amount of net ledger assets, December 31st of previous  
 year ..... \$936,314 06

## INCOME DURING YEAR.

	Accident.	Employ- ers' liability.
Gross premiums unpaid December 31, last year paid .....	\$35,921 21	\$53,553 32
Gross premiums written and renewed dur- ing year .....	500,400 30	467,709 98
Total .....	\$536,321 51	\$521,263 30
Deduct gross premiums now in course of collection .....	23,753 08	46,606 46
Entire premiums collected during the year .....	\$512,568 43	\$474,656 84
Deduct reinsurance, abatement, rebate and return premiums .....	104,820 43	125,573 05
Net cash actually received for pre- miums .....	\$407,748 00	\$349,083 79

	Automatic sprinkler.	Steam boilers.
Gross premiums unpaid December 31, last year paid .....	\$1,628 82	\$7,338 39
Gross premiums written and renewed dur- ing year .....	27,711 14	48,109 94
Total .....	\$29,339 96	\$55,448 33
Deduct gross premiums now in course of collection .....	1,716 02	5,762 59
Entire premiums collected during the year .....	\$27,623 94	\$49,685 74
Deduct re-insurance, abatement, rebate and return premiums .....	9,083 82	15,275 68
Net cash actually received for pre- miums .....	\$18,540 12	\$34,410 06

Interest on bonds and dividends on stocks..... \$809,781 97  
 30,490 90

Total income during the year..... \$840,272 87

Sum ..... \$1,776,586 93

## DISBURSEMENTS DURING YEAR.

	Accident.	Employ- ers liability.
Gross amount paid for claims excepting weekly indemnity .....	\$29,970 00	\$252,503 42
Gross amount paid for weekly or other periodical indemnity .....	106,588 21	.....
Total .....	\$136,558 21	\$152,503 42
Deduct re-insurances, salvages and recoveries on losses previously paid .....	958 34	4,074 43
Net paid policy-holders .....	\$135,599 87	\$148,428 99

	Automatic sprinkler.	Steam boiler.
Gross amount paid for claims excepting weekly indemnity .....	\$1,312 59	\$1,036 10
Deduct re-insurances, salvages and recoveries on losses previously paid .....	5,021 40	.....

Net paid policy-holders .....	\$3,768 81	\$1,036 10	\$281,356 15
Commissions or brokerage to agents, less received on re-insurance .....		\$220,545 53	
Salaries, traveling and all expenses of agents, and agencies not on commission account .....		25,500 78	
Medical examiners' fees, inspections .....		12,965 96	
Salaries and all other compensation of officers, \$34,357.77; and home office employees, \$44,550.21 .....		78,907 98	
Taxes on premiums, \$9,860.42; taxes on property, \$32.56; insurance department fees and agents' licenses, \$2,828.00; municipal licenses, \$566.00 .....		13,286 98	
Rent .....		8,902 46	
Legal expenses .....		5,979 95	
Furniture and fixtures, \$2,360.57; advertising, \$289.50; printing and stationery, \$14,792.79 .....		17,442 86	
Losses on ledger assets actually sold or matured, under book value .....		612 50	
All other items, viz.: Postage, \$7,428.67; telegrams and telephone, \$2,577.36; fees of directors, \$3,755.00; internal revenue, \$5,401.92; miscellaneous, \$6,487.15; profit and loss (account uncollectable), \$139.35 .....		25,789 45	

Total miscellaneous expenses ..... 409,934 45

Total disbursements ..... \$691,290 60

Balance ..... \$1,085,296 33



## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$5,000 00
Book value of bonds and stocks, excluding interest..	1,000,340 94
Cash in company's office, \$23,941.79; deposited in banks, \$55,034.51 .....	78,976 30
The Bank of State of New York .....	\$7,903 69
Central Trust Co. ....	141 26
Colonial Trust Co. ....	24,531 66
Morton Trust Co. ....	287 95
Old Colony Trust Co., Boston .....	948 52
International Trust Co., Boston .....	800 00
Illinois Trust & Savings Bank, Chicago..	4,171 44
Corn Exchange Bank, Chicago .....	200 00
The Marine Bank, Buffalo .....	327 99
Manufacturers & Traders Bank, Buffalo..	200 00
Trust Company of New York .....	15,400 00
Fallkill Nat'l Bank, Poughkeepsie, .....	122 00
Agents' debit balances .....	979 09

Total net ledger assets..... \$1,085,296 33

## NON-LEDGER ASSETS.

Interest accrued on bonds and stocks ..... \$6,324 98

Gross premiums in course of collection, to-wit:

	Not over three months due.	Unpaid commis- sion thereon.	Net premiums.	More than three months due.
Accident .....	\$23,732 33	\$5,933 09	\$17,799 24	\$20 75
Employers' liability .....	46,354 96	11,586 24	34,768 72	251 50
Automatic sprinkler .....	1,716 02	431 52	1,284 50	.....
Steam boiler .....	5,727 59	1,431 89	4,295 70	35 00
	\$77,530 90	\$19,382 74	\$58,148 16	.....

Total net not over 3 months due..... 58,148 16

Gross assets ..... \$1,149,769 47

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured..... 979 09

Total admitted assets ..... \$1,148,790 38

## NON-LEDGER LIABILITIES.

	Claims in process of adjust- ment.	Resisted by com- pany on its own ac- count, (not outlawed.)
Accident .....	\$12,885 00	\$1,720 00
Employers' liability .....	22,235 00	*57,220 00
Automatic sprinkler .....	250 00	3,000 00
Steam boiler .....	700 00	.....
Total gross amount of claims .....	\$36,070 00	\$61,940 00

\*Resisted for assured.

Aggregate of unpaid claims and expenses..... \$98,010 00

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premiums, \$305,432.21; unearned portion (50 per cent.) .....	\$152,716 10
Employers' liability premiums, \$304,223.57; unearned portion (50 per cent.) .....	152,111 77
Automatic sprinkler premiums, \$18,560.26; unearned portion (50 per cent.) .....	9,280 13
Steam boiler premiums, \$20,236.33; unearned portion (50 per cent.) .....	10,118 16

Total one year or less ..... \$324,226 16

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Employers' liability premiums, \$15,808.81; unearned premium, pro rata .....	\$8,379 75
Steam boiler premiums, \$33,422.78; unearned premium, pro rata .....	19,510 61

Total more than one year ..... 27,890 36

Total unearned premiums, as computed above.... \$352,116 52

For re-insurance ..... 1,654 40

All other liabilities, viz.: Contingent fund, \$27,009.46

All other indebtedness, \$5,000.00..... 32,009 46

Total amount of all liabilities ..... \$483,790 38

Joint stock capital actually paid up in cash ..... \$300,000 00

Surplus beyond capital and other liabilities ..... 365,000 00

665,000 00

Total . . . . . \$1,148,790 38

## RISKS AND PREMIUMS.

### ACCIDENT.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$156,198,700	\$274,403 15
Written or renewed during the year .....	439,127,000	500,400 30
Total .....	\$595,326 070	\$774,803 45
Deduct expirations and cancellations .....	422,726,170	469,371 24
Net in force December 31, 1900 .....	\$172,599,900	\$305,432 21

### EMPLOYERS' LIABILITY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$52,240,000	\$298,465 46
Written or renewed during the year .....	76,635,000	467,709 98
Total .....	\$128,925,000	\$766,175 44
Deduct expirations and cancellations .....	67,875,000	444,718 33
Balance .....	\$61,050,000	\$321,457 11
Deduct re-insured policies .....	175,000	1,424 73
Net in force December 31, 1900 .....	\$60,875,000	\$320,032 38

### BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$78,480	\$690 25
Deduct expirations and cancellations .....	78,480	690 25

## RISKS AND PREMIUMS.—Continued.

## AUTOMATIC SPRINKLER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$1,879,500	\$21,949 41
Written or renewed during the year .....	2,379,515	27,711 14
Total .....	\$4,259,015	\$49,660 55
Deduct expirations and cancellations .....	2,682,900	31,100 29
Net in force December 31, 1900 .....	\$1,576,115	\$18,560 26

## STEAM BOILER.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$10,302,500	\$43,423 53
Written or renewed during the year .....	11,794,500	48,109 94
Total .....	\$22,097,000	\$91,533 47
Deduct expirations and cancellations .....	10,267,500	37,874 36
Net in force December 31, 1900 .....	\$11,829,500	\$53,659 11

## GENERAL INTERROGATORIES.

Losses incurred during the year .....	\$229,191 27
Total amount of the company's stock owned by the directors at par value .....	153,900 00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries:	
Virginia, \$16,500.00.	
Were the company's books closed on the 31st day of December for the purposes of this statement? .....	Yes
Does any officer, director or corporation receive a commission or royalty on the business done by this company? .....	No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received	Losses paid.	Losses incurred.	Amount at risk, end of year.
Accident .....	\$5,813,720 00	\$9,556 44	\$1,379 51	\$2,193 88	\$3,219,700 00
Employers' liability .....	440,000 00	1,587 36	809 70	463 00	380,000 00
Automatic sprinkler .....	76,500 00	1,113 34	53 07	28 60	81,500 00
Steam boiler .....	382,500 00	994 25			447,500 00
Aggregate .....	\$6,712,720 00	\$13,261 39	\$2,242 28	\$2,685 48	\$4,128,700 00

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# MUTUAL CASUALTY COMPANY.

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**Annual Statement for the Year Ending December 31,  
1900.**

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## BANKERS MUTUAL CASUALTY COMPANY,

*Des Moines, Iowa.*

[Incorporated January 26, 1896; commenced business April 8, 1896.]

President, J. G. ROUNDS. Secretary, W. E. COFFIN.  
 Home Office, 506-512 OBSERVATORY BLK.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, May 9, 1899.

Amount of net ledger assets, December 31st of previous  
 year ..... \$97,681 72

## INCOME DURING YEAR.

Gross premiums unpaid December 31, last year paid..	Burglary. \$4,836 67	
Gross premiums written and renewed during year ..	94,615 07	
Total .....	\$99,450 74	
Deduct gross premiums now in course of collection...	9,372 83	
Entire premiums collected during the year.....	\$90,077 91	
Deduct re-insurance, abatement, rebate and return premiums .....	54,969 96	
Net cash actually received for premiums.....		\$35,107 95
Income from all other sources, viz.: Advanced by pro- moters .....		9,887 50
Total income during the year.....		\$44,995 45
Sum .....		\$142,677 17

## DISBURSEMENTS DURING YEAR.

Gross amount paid on losses direct to policy-holders	Burglary. \$44,756 96	
Deduct re-insurance salvages, and recoveries on losses previously paid .....	9,395 22	
Net paid policy-holders .....		\$35,361 73
Director's annual meeting, \$1,354.10; executive com- mittee meeting, \$367 57.....	\$1,721 67	
Traveling and all expenses of directors and others for company business .....	1,098 73	
Salaries and all other compensation of officers, \$4,606.20; and home office employees, \$5,733.86.....	10,340 06	
Taxes on premiums, \$630.84; insurance department fees and agents' licenses, \$445.65; tax on franchise, \$50 00 .....	1,126 49	
Rent, \$742.00; postage, \$1,862.55 .....	2,604 55	
Legal expenses, \$20.00; internal revenue, \$527.50.....	547 50	
Advertising, \$688 27; printing and stationery, \$1,652.29 .....	2,340 56	
Amount paid for pursuit of criminals.....	5,702 51	
Interest .....	293 13	
Sundry items .....	924 53	
Total miscellaneous expenses.....		26,699 73
Total disbursements .....		\$62,061 46
Balance .....		\$80,615 71

## LEDGER ASSETS.

Cash deposited in banks .....	\$4,791 50	
Citizens Bank (Nat'l) Des Moines, Ia....	\$4,544 49	
Peninsular Sav. Bank., Detroit, Mich....	99 25	
First National Bank, McGregor, Tex.....	147 76	
Bills receivable, being premium notes .....	75,824 21	
Total net ledger assets.....		\$80,815 71

## NON-LEDGER ASSETS.

Gross premiums in course of collection not more than three months due .....	\$9,372 83
Total admitted assets .....	\$89,988 54

## NON-LEDGER LIABILITIES.

	Claims ad- justed and not paid.	In process of adjust- ment.	Resisted by com- pany on its own account, (not out- lawed.)	
Burglary .....	\$764 53	\$225 00	\$2,400 00	
Aggregate of unpaid claims and expenses.....				\$989 53
Gross premiums upon all unexpired risks, running one year or more from date of policy:				
Burglary premiums, \$127,511.40; unearned portion (50 per cent.) .....				63,755 70
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....				1,255 59
For re-insurance .....				5,138 47
All other liabilities, viz.: Advanced by promoters....				12,887 50
Total amount of all liabilities.....				\$84,026 79
Surplus beyond liabilities .....				5,961 75
Total .....				\$89,988 54

## RISKS AND PREMIUMS.

## BURGLARY.

	Amount at risk.	Premiums thereon.
In force December 31, preceding year .....	\$9,918,606	\$193,091 86
Written or renewed during the year .....	6,065,760	81,050 16
Total .....	\$15,984,366	\$274,142 02
Deduct expirations and cancellations .....	5,137,073	107,319 14
Balance .....	\$10,847,293	\$166,822 88
Deduct re-insured policies .....	2,938,050	39,311 48
Net in force December 31, 1901 .....	\$7,909,243	\$127,511 40

## GENERAL INTERROGATORIES.

Losses incurred during the year ..... \$53,848 99  
 Were the company's books closed on the 31st day of December for the  
 purposes of this statement? ..... Yes  
 Does any officer, director or corporation receive a commission or roy-  
 alty on the business done by this company? ..... No

## BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR.

	Risks written.	Prem- iums received.	Losses paid.	Losses incurred	Amount at risk, end of year.
Burglary .....	\$125,000 00	\$2,044 02	\$264 38	\$264 98	\$323,500 00

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# ASSESSMENT LIFE ASSOCIATIONS.

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**Annual Statements for the Year Ending December 31,  
1900.**

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## BANKERS LIFE ASSOCIATION,

*Des Moines, Iowa.*

[Incorporated June 30, 1879, under Section 1160, Code of 1873; commenced business September 2, 1879.]

President, E. A. TEMPLE.  
Secretary, A. C. STILSON.

Vice-President, E. E. CLARK.  
Treasurer, SIMON CASADY.

Home Office, DES MOINES, IOWA.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 21, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year ..... \$3,556,784 04

## INCOME DURING YEAR.

Membership fees required or represented by applications .....	\$56,800 48
First year's assessments or premiums: Expense, \$5,490.05; mortuary, \$23,998.46 .....	29,489 51
Subsequent year's assessments or premiums: Expense, \$222,717.51; mortuary, \$794,188.18 .....	1,016,903 69
Guarantee deposits .....	302,047 03
Total paid by members .....	\$1,405,240 71
Interest from mortgages, \$140,476.81; bonds and stocks, \$10,416.36; other sources, \$28,116.83 .....	179,010 00
From all other sources, viz.: Reinstatement fees, \$1,870.97; changes of beneficiaries, \$610 .....	2,490 97
Advances to agents repaid .....	874 65
Total income during the year .....	\$1,587,606 33
Sum of both amounts .....	\$5,144,390 37

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$878,991 32
Guarantee deposits returned to beneficiaries of deceased members .....	17,703 43
Advanced payments returned to rejected applicants and to members for cancelled certificates .....	4,253 75
Total paid to members .....	\$900,948 50
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums .....	54,913 26
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	29,261 82
Salaries and allowances of managers and agents not paid by commissions .....	4,237 95
Salaries of officers .....	23,027 93
Salaries and other compensation of office employees .....	24,260 25
Medical examiners' fees, whether paid direct by members or otherwise .....	25,507 00
Taxes on premiums, \$8,732.21; insurance department fees and licenses, \$2,328.30; municipal licenses, \$133.15; Internal revenue, \$15,815.76 .....	27,009 42

Rent, less sub-leases .....	\$4,810 04
Furniture, \$2,207.03; legal expenses, \$3,341.63; advertising and printing, \$6,624.22 .....	12,172 88
All other items, viz.: Stationery, etc., \$378.34; postage, \$10,632.06; telegrams, \$33.60; travelling expenses, \$2,948.34; express and freight, \$401.65; blank books, \$215.45; all other items, \$764.84 .....	15,874 28
(Total expenses, \$221,074.83.)	
Total disbursements .....	\$1,122,023 33
Balance .....	<u>\$4,022,367 04</u>

## LEDGER ASSETS.

Loans on mortgages of real estate, first liens.....	\$2,969,063 29
Book value of bonds, excluding interest .....	292,851 71
Cash in office .....	84 22
Deposited in banks:	
First National Bank, Burlington, Ia.....	\$50,024 66
National State Bank, Burlington, Ia.....	50,027 39
National Bank of the Republic, Chicago, Illa. ....	6,664 53
P. M. Casady, Asst. Treas., Des Moines, Iowa (Des Moines Savings Bank) .....	21,469 36
Sundry depository banks .....	5,976 73
Missouri Insurance Department .....	1,000 00
	<u>135,246 89</u>
Other assets, viz.: Guarantee notes not due on members in good standing .....	627,106 05
Total .....	\$4,024,267 04
Trust deposits .....	<u>1,900 00</u>
Total net ledger assets .....	<u>\$4,022,367 04</u>

## NON-LEDGER ASSETS.

Interest due, \$649.50, accrued, \$60,058.91, on mortgages .....	\$60,708 41
Interest due, \$745.50, accrued, \$9,941.63, on other assets .....	10,687 18
	<u>\$71,395 59</u>
Market value of bonds (not including interest) and stocks over book value .....	3,711 64
Mortuary assessments to become due on last call, on post mortem policies, not exceeding one assessment .....	88,666 00
Total non-ledger assets .....	<u>\$163,773 23</u>
Total admitted assets .....	<u>\$4,186,140 27</u>

## NON-LEDGER LIABILITIES.

Losses on post mortem policies, not adjusted, \$78,666.00; resisted, \$10,000.00 .....	\$88,666 00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	3,551 22
Premiums or assessments paid before due .....	1,404 85
Total liabilities .....	<u>\$93,622 07</u>
Balance to protect contracts .....	<u>\$4,092,518 20</u>

Guarantee fund (less amount thereof included in liabilities and in assets not admitted) .....	\$2,664,299 32
Emergency (surplus) fund (less amount thereof included in liabilities and in assets not admitted) .....	\$1,559,423 53
Less temporary advance to mortuary fund .....	161,983 94
	1,397,439 59
General or expense fund (less amount thereof included in liabilities and in assets not admitted)....	30,779 29

Total special funds ..... \$4,092,518 20

### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	64,683	\$129,366,000 00	1,835	\$3,670,000 00
Policies or certificates restored during calendar year .....	110	220,000 00	1	2,000 00
Policies or certificates written or increased during the calendar year....	9,953	19,906,000 00	79	158,000 00
Total .....	74,746	\$149,492,000 00	1,915	\$3,830,000 00
Deduct decreased or ceased to be in force during year .....	3,118	6,236,000 00	30	60,000 00
Total policies or certificates in force last Dec. 31 (end of year) ..	71,628	\$143,256,000 00	1,885	\$3,770,000 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	41	\$82,500 00		
Claims on certificates formerly reported as terminated .....	3	1,700 00		
Losses and claims incurred during the calendar year .....	450	900,000 00	9	\$18,000 00
Total .....	494	\$984,200 00	9	\$18,000 00
Losses and claims paid, scaled down and compromised during the year....	450	878,991 32	8	16,000 00
Losses and claims outstanding unpaid last December 31 (end of year) .....	44	\$88,666 00	1	\$2,000 00
Premiums and assessments collected during year .....		\$1,046,393 20		\$28,707 75

## EXHIBIT OF POLICIES OR CERTIFICATES.

CLASSIFICATION.	WHOLE LIFE POLICIES.	
	No.	Amount.
In force end of previous year.....	64,683	\$129,366,000
New policies issued .....	9,953	19,906,000
Old policies revived .....	110	220,000
<b>Total .....</b>	<b>74,746</b>	<b>\$149,492,000</b>
<b>Deduct ceased:</b>		
By death .....	450	\$900,000
By surrender .....	106	212,000
By lapse .....	2,562	5,124,000
<b>Total terminated .....</b>	<b>3,118</b>	<b>\$6,236,000</b>
<b>In force end of year .....</b>	<b>71,628</b>	<b>\$143,256,000</b>

## MISCELLANEOUS QUESTIONS.

Does the association issue limited or advance payment policies or policies of any kind containing cash surrender, extended or paid up insurance features? No.

Does the association keep individual accounts with its policy holders? Yes.

What is the amount of reserve or emergency fund held by the association on account, or to the credit of, Wisconsin policy holders? No separate record of states kept.

Give amount of entrance fee, and how paid. The entrance fee is equal in dollars to one-half the member's age for each certificate of \$2,000 and is paid at entrance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? The annual dues on business written prior to July 1, 1883, is 6 per cent. of guarantee deposit (which is \$1.00 for each year of the member's age, for each certificate of \$2,000), and upon the business written since that date it is 10 per cent. Amount is fixed by articles of incorporation and resolution of board of directors.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission. \$6,000—\$2,000. 21 to 50 years (21 to 40 years, \$6,000—41 to 50 years, \$4,000).

Do the certificates, or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? The face value of certificates is secured by deposit with the state insurance department and the amount due is provided for by an assessment on the members levied pro rata upon the Guarantee Fund of the association. Payment of the certificate in full is guaranteed by the assets of the association and the right of assessment, but with no promise of dividends, surrender values or endowment features. No right to scale policies is retained.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed? The by-laws authorize assessment of amount required to pay losses. Assessments are levied for such a percentage upon the Guarantee Fund as will produce the amount required to pay death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? The Guarantee Fund is created by deposits at entrance for the purpose of securing persistent membership. The Surplus Fund is made up of interest collections and forfeitures of guarantee deposits of lapsed members, and is for the purpose of paying any losses which may occur in excess of a rate of ten deaths per annum per thousand members. Securities belonging to the association of a book value of \$3,233,901.71 (par value, \$3,223,247.35) are deposited with the auditor of the state of Iowa as required by law. Loans to the amount of \$28,013.39 are held in the home office of the association. A deposit of \$1,000 has been made with the Missouri insurance department. The balance is in process of collection and investment.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? Expected mortality \$1,842,101.47 according to actuaries' table.

Are the officers and directors elected by the members? Yes. Are notices of election sent to members? Yes. When and how? Annually in March by mail. Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association? The quarterly calls made in 1900 produced \$1,046,393.20 or an average of \$261,598.30 each.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages when such right is retained? No. Or increased the ratio or number of assessments, the basis or rate remaining the same? No.

# BANKERS LIFE ASSOCIATION OF MINNESOTA, *St. Paul, Minnesota.*

[Commenced business August 6, 1880.]

President, T. R. PALMER.  
Secretary, DOUGLAS PUTNAM.

Vice Pres., JNO. E. SANBORN.  
Treasurer, CHAS. H. BIGELOW.

Home Office, ST. PAUL, MINN.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, October 19, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year ..... \$881,193 88

## INCOME DURING YEAR.

First year's premiums .....	\$141,799 31
Subsequent year's assessments or premiums: Ex- pense, \$32,501.64; mortuary, \$164,893.20; reserve, \$462,328.88; for other purposes, premiums, \$53,557.07..	713,280 79
Sundry receipts from members, \$75.63; interest paid by members, \$61.06 .....	126 68
<b>Total paid by members .....</b>	<b>\$855,216 78</b>
Interest from mortgages, \$513.52; bonds and stocks, \$25,792.91; other sources, \$4,154.79 .....	30,461 22
Profit on disposal of securities .....	6,200 00
From all other sources, viz.: Increase in value of assets, \$22,777.83; advances to agents paid, \$524.78....	23,302 61
<b>Total income during the year .....</b>	<b>\$915,180 61</b>
<b>Sum of both amounts .....</b>	<b>\$1,796,374 49</b>

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$261,600 00
Guarantee deposit returned to beneficiaries of de- ceased members .....	1,445 00
Advanced payments returned to members .....	402 59
<b>Total paid to members .....</b>	<b>\$263,447 59</b>
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, as- sessments or premiums, \$63,960.25; subsequent years, \$317.52 .....	64,277 77
Commissions paid or allowed for collecting assess- ments or premiums to banks or collectors .....	1,905 62
Salaries and allowances of managers and agents not paid by commissions .....	8,553 35
Salaries of officers .....	14,171 60
Salaries and other compensation of office employees..	8,427 36
Medical examiners' fees, whether paid direct by members or otherwise .....	138 00
Taxes on premiums, \$926.98; Insurance department fees and licenses, \$2,175.92; taxes on personal prop- erty, \$58.61 .....	3,161 31
Rent .....	2,535 45
Furniture, \$272.25; legal expenses, \$5,804.58; advertis- ing and printing, \$4,027.57 .....	10,104 40
All other items, viz.: Stamps, \$2,173.05; incidentals, \$4,467.81 .....	6,640 86
<b>(Total expenses, \$119,915.72.)</b>	
<b>Total disbursements .....</b>	<b>\$383,363 31</b>
<b>Balance .....</b>	<b>\$1,413,011 18</b>

## LEDGER ASSETS.

Loans on mortgages of real estate, first liens.....	\$30,000 00	
Book value of bonds (excluding interest), \$792,193.05; and stocks, \$31,312.50 .....	823,506 55	
Cash in office, \$18.70; deposited in banks, \$101,104.30..	101,123 00	
Merchants Nat. Bank, St. Paul.....	\$8,604 12	
Nat. German America nBank .....	42,384 68	
First National .....	135 50	
Other assets, viz.: Interest-bearing contract liens on policies .....	458,382 63	
<b>Total net ledger assets .....</b>	<b>\$1,413,011 18</b>	

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$528 99	
Interest due, \$592.50; accrued, \$10,901.42, on other assets .....	11,493 92	\$12,022 91
Mortuary assessments due on last call, made within sixty days on insurance in force .....	\$29,894 76	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for li- abilities .....	16,000 00	45,894 76
Net amount due association on premiums in process of collection .....	31,143 56	
<b>Total non-ledger assets .....</b>		<b>\$89,061 23</b>
<b>Gross assets....</b>		<b>\$1,502,072 41</b>

## DEDUCT ASSETS NOT ADMITTED.

Excess of items 15 and 16 over changes in liabilities on same account.....	\$29,894 76
<b>Total admitted assets.....</b>	<b>\$1,472,177 65</b>

## NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due .....	\$2,000 00	
due .....	\$2,000 00	
Losses on post mortem policies, not adjusted, \$12,000.00; resisted, \$4,000.00 .....	16,000 00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued..	319 90	
Premiums or assessments paid before due.....	130 64	
<b>Total liabilities .....</b>	<b>\$20,450 54</b>	
<b>Balance to protect contracts .....</b>	<b>\$1,451,727 11</b>	
Mortuary fund (less amount thereof included in li- abilities and in assets not admitted).....	\$14,009 84	
Mortuary reserve fund (less amount thereof in- cluded in liabilities and in assets not admitted....	422,181 86	
Guaranty trust fund (less amount thereof included in liabilities and in assets not admitted).....	185,769 50	
Other funds .....	829,135 91	
<b>Total special funds .....</b>	<b>\$1,451,727 11</b>	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	10,245	\$22,161,500	594	\$1,388,000
Policies or certificates written or increased during the calendar year .....	2,497	6,913,000	155	417,000
Total .....	12,742	\$29,074,500	749	\$1,805,000
Deduct decreased or ceased to be in force during year .....	5,149	10,834,500	343	740,000
Total policies or certificates in force last December 31 (end of year) .....	7,593	\$18,240,000	406	\$1,065,000
Losses and claims unpaid December 31 (beginning of year) .....	19	\$38,000		
Losses and claims incurred during the calendar year .....	108	242,000	8	\$20,000
Total .....	127	\$280,000	8	\$20,000
Losses and claims paid, scaled down and compromised during the year .....	119	264,000	8	20,000
Losses and claims outstanding unpaid last December 31 (end of year) .....	8	\$16,000		
Premiums and assessments collected during year .....		\$360,249 58		\$24,883 99

## EXHIBIT OF POLICIES OR CERTIFICATES.

	TERM OR NATURAL PREMIUM POLICIES.		WHOLE LIFE POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.
In force end of previous year .....	8,978	\$17,956,000	1,276	\$4,205,500	10,245	\$22,161,500
New policies issued .....			21	49,000	21	49,000
Old policies revived .....	125	250,000	12	39,000	137	289,000
Change and increase .....			2,339	6,575,000	2,339	6,575,000
Totals .....	9,103	\$18,206,000	3,629	\$10,868,500	12,742	\$29,074,500
Deduct ceased:						
By death .....	106	\$212,000	13	\$52,000	119	\$264,000
By surrender .....	2	4,000	7	22,000	9	26,000
By lapse .....	1,215	2,430,000	412	1,273,500	1,627	3,703,500
By change and decrease .....	3,318	6,636,000	4	18,000	3,322	6,654,000
By not being taken .....			72	187,000	72	187,000
Total terminated .....	4,641	\$9,282,000	508	\$1,552,500	5,149	\$10,834,500
In force end of year .....	4,462	\$8,924,000	4,131	\$9,316,000	7,593	\$18,240,000



## MISCELLANEOUS QUESTIONS.

Does the association issue limited or advance payment policies or policies of any kind containing cash surrender, extended or paid up insurance features? Yes.

Are such policies valued by the insurance department of the state in which the association is organized? No.

What is the amount of insurance written in Wisconsin on limited or advance payment plan, including policies of all kinds containing cash surrender, paid up and extended insurance features? \$407,000.00.

Does the association keep individual accounts with its policy holders? Yes.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? Amount is stated in certificates by figures and in by-laws by percentage.

What is the maximum and minimum amount of the policies or certificates issued on any one life? \$1,000 to \$10,000. Give limiting ages for admission, 18 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? Certificates specify a fixed amount. Should the amount realized from assessments not be sufficient to meet same the balance required will be paid from the reserve fund.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No endowments. Make loans on policies as sole security.

Does the association reserve in its by-laws or policies the right to levy extra assessments? Yes. Upon what basis and manner are your regular assessments or premiums computed? Age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? Each member pays to the guaranty trust fund on each \$2,000 certificate as many dollars as he is years old. This fund is kept invested in United States bonds. The association agrees to hold net combined ex. 4 per cent. reserve on each policy.

David Parks Fackler, consulting actuary, has certified that reserve for our policies, Combined Ex. 4 per cent. Dec. 31st, 1900, was \$765,273.00.

Are the officers and directors elected by the members? Trustees are elected by members; officers by trustees.

Are notices of election sent to members? Yes; by mail, 20 days prior to meeting.

Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expense? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the association during the year levied extra assessments on policies paying outstanding claims in full? Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association? Average, \$46,000.00.

Has the association during the year levied extra assessments on policies paying stipulated premiums? No. Or increased the basis or rate of assessments to advanced ages when such right is maintained? No. Or increased the ratio or number of assessments, the basis or rate remaining the same? Yes.

# MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,

*Red Wing, Minnesota.*

[Incorporated February 17th, 1879, under general laws of Minnesota; Commenced business February 17th, 1879.]

President, HON. PETER NELSON.  
Secretary, A. G. ROSING.

Vice-President, C. LILLETHUN.  
Home Office, 205 MAIN ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 14th, 1887.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous  
year . . . . . \$94,135 32

## INCOME DURING YEAR.

Membership fees required or represented by applications . . . . .	\$3,110 00
First year's assessment or premiums: Expense, \$229.88; mortuary, \$919.50; reserve, \$86.52 . . . . .	1,235 90
Subsequent year's assessments or premiums: Expense, \$18,364.18; mortuary, \$73,456.53; reserve, \$6,911.24 . . . . .	98,731 95
Total paid by members . . . . .	\$103,077 85
Interest from mortgages, \$311.83; bonds and stocks, \$3,379.24 . . . . .	3,691 07
From all other sources, viz.: Overpayments on assessments, \$660.43; dues on assessments paid, \$49.25; exchange, \$33.92; fees for change of beneficiaries, \$32.00; miscellaneous, \$9.05 . . . . .	784 65
Total income during the year . . . . .	\$107,553 57
Sum of both amounts . . . . .	\$201,688 89

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid . . . . .	\$84,984 60
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums . . . . .	2,216 00
Salaries and allowances of managers and agents not paid by commissions . . . . .	4,829 12
Salaries of officers, \$1,200.00 (Secretary). Other compensation of officers, \$149.15 (Medical Director) . . . . .	1,349 15
Salaries and other compensation of office employees. Medical examiners' fees, whether paid direct to members or otherwise . . . . .	1,505 93
Taxes on premiums, \$74.85; insurance department fees and licenses, \$776.61 . . . . .	894 00
Rent, less sub-leases . . . . .	851 46
Advertising and printing . . . . .	250 00
All other items, viz.: Envelopes and postage, \$164.61; stationery, P. O. box rent and telephone rent, \$52.80; new books, \$58.75; traveling expenses for directors and committees, \$453.64; fuel, \$28.75; gas, \$29.40; inventory and repairs, \$5.40; water rent, \$5.81; expressage, \$4.18; applied of overpayments, \$727.43; dues on assessments, \$49.42; exchange, \$35.80; amortization on premiums paid for bonds, \$316.85; miscellaneous, \$2.25 . . . . .	854 99
	1,955 09

(Total expenses, \$15,357.45.)

Total disbursements . . . . . \$100,342 05

Balance . . . . . \$101,346 84

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$1,980 07	
Loans or mortgages of real estate, first liens .....	4,600 00	
Book value of bonds (excluding interest) .....	87,435 72	
Cash in office, \$146.59; deposited in banks, \$6,632.23...	6,778 87	
First Nat'l Bank, Red Wing, Minn. ....	\$4,528 88	
Bank of Pierce, Simmons & Co., Red Wing, Minn. ....	2,103 40	
Agents' debit balances .....	28 30	
Other assets, viz.: Advance on two (2) death claims, \$400.00; members' ledger balances, \$137.26..	537 26	
Total .....	\$101,360 22	
Agents' credit balances .....	13 38	
Total net ledger assets .....		\$101,346 84

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$87 26	
Interest accrued on other assets .....	1,448 62	
	\$1,535 88	
Market value of bonds (not including interest) and stocks over book value .....	3,303 00	
Mortuary assessments due on last call, made within sixty days on insurance in force .....	\$7,500 00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment .....	6,000 00	
	13,500 00	
Total non-ledger assets .....		\$18,338 88
Gross assets .....		\$119,685 72

## DEDUCT. ASSETS NOT ADMITTED.

Depreciation in ledger assets to bring same to market value, if less than book value: Agents' debit balances, \$28.30; members, ledger balances, \$137.26..	\$165 56	
Total . . . . .		165 56
Total admitted assets .....		\$119,520 16

## NON-LEDGER LIABILITIES.

Losses on post mortem policies, adjusted, not due..	\$7,500 00	
Losses on post mortem policies, not adjusted.....	6,000 00	
All other liabilities, viz.: Members' ledger balances.	306 59	
Total liabilities . . . . .		\$13,806 59
Balance to protect contracts .....		\$105,713 57
Accrued interest and market value of bonds over cost .....	\$4,838 88	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	94,015 79	
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	446 56	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	6,412 34	
Total special funds .....		\$105,713 57

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	5,522	\$5,938,000 00	802	\$645,500 00
Policies or certificates written or increased during the calendar year ....	456	345,500 00	119	84,000 00
Total .....	5,978	\$6,283,500 00	921	\$729,500 00
Deduct decreased or ceased to be in force during year .....	543	482,000 00	80	60,500 00
Total policies or certificates in force last Dec. 31 (end of year)	5,435	\$5,801,500 00	841	\$669,000 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	16	\$24,984 60		
Losses and claims incurred during calendar year .....	59	73,500 00	4	\$4,000 00
Total .....	75	\$98,484 60	4	\$4,000 00
Losses and claims paid, scaled down and compromised during the year ....	63	84,984 60	3	2,000 00
Losses and claims outstanding unpaid last Dec. 31 (end of year) .....	12	\$13,500 00	1	\$2,000 00
Prem'ums and assessments collected during year .....		\$99,967 85		\$10,721 85

CLASSIFICATION.	WHOLE LIFE POLICIES.	
	No.	Amount.
In force end of previous year .....	5,522	\$5,938,000 00
New policies issued .....	447	335,000 00
Old policies revived .....	9	10,000 00
Totals .....	5,978	\$6,283,500 00
Deduct ceased:		
By death .....	59	\$73,500 00
By lapse .....	484	402,000 00
By change and decrease .....		6,500 00
Total terminated .....	543	\$482,000 00
In force end of year .....	5,435	\$5,801,500 00

## MISCELLANEOUS QUESTIONS.

Does the association issue limited or advance payment policies or policies of any kind containing cash surrender, extended or paid up insurance features? No. Are such policies valued by the insurance department of the state in which the association is organized? No.

Does the association keep individual accounts with its policy holders? Only if there is any balance either way in the payment of an assessment.

What is the amount of reserve or emergency fund held by the association on account, or to the credit of, Wisconsin policy holders? None. The reserve fund is primarily a guarantee that all the members shall get their insurance in full and only to be drawn upon for the payment of death losses when they exceed the rate of the American Mortality Tables.

Give amount of entrance fee, and how paid. \$6.00 for \$500, \$8.00 for \$1,000.00, \$9.00 for \$1,500, \$10 for \$2,000. Collected by solicitor from applicant.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? No annual dues are charged.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission. \$2,000, \$500,000; 18 to 45 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No. Guaranteed partly by the reserve fund and partly by the agreement in the contract with the certificate holder to pay such assessments as are required by the by-laws of the association and as will be sufficient to pay all just claims upon the association. No dividends, surrender value or endowment is allowed.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? Yes. Seven per cent. of the total assessment collected are set off to the reserve fund to be used only when the mortality shall exceed the rate in the American Mortality Tables; 80 per cent. are set off to the benefit fund and the remainder to the contingent fund.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Yes, in both whenever needed. Upon what basis and manner are your regular assessments or premiums computed? The American Tables of Mortality are used as a basis in fixing the rates of assessments, which are levied according to age at entry.

How are the emergency reserve or special funds created, and for what purpose, and where deposited? Seven per cent. of the assessments collected are set off as a reserve fund. It was created for two purposes, viz.: 1st, for paying death claims when the mortality shall exceed the rate of the American Mortality Tables; 2d, to form a guaranty fund as security for the payment of death losses.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? No mathematical reserve is computed upon the association's policies.

Are the officers and directors elected by the members? Partly. The president, the vice president, the directors and the examining committee are elected at the annual meeting of the members, but the board of managers (consisting of the president, or in his absence of the vice president, three directors and the secretary), the secretary, the treasurer and the medical director are elected by the directors at the annual meeting. The finance committee (consisting of three directors) is appointed by the president at the annual meeting of the board of directors.

Is a medical examination required before issuing a policy or certificate to applicants? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families relatives and dependents, or actual creditors of the member? Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association? About \$4,150.00.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages when such right is retained? No. Or increased the ratio or number of assessments, the basis or the remaining the same? No.

**\*MUTUAL RESERVE FUND LIFE ASSOCIATION,***New York, N. Y.*

[Incorporated February 9, 1881; commenced business February 9, 1881.]

President, F. A. BURNHAM.

Vice President, G. D. ELDRIDGE.

Secretary, C. W. CAMP.

Home Office, 305 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, June 12, 1886.

**BALANCE SHEET.**

Amount of net ledger assets December 31st of previous  
year ..... **\$3,757,522 43**

**INCOME DURING YEAR.**

First year's assessments or premiums .....	\$265,603 69
Subsequent year's assessments or premiums .....	5,518,264 87
Total paid by members .....	\$5,883,868 56
Interest from mortgages, \$40,550.35; bonds and stocks, \$15,110.83; other sources, \$75,674.45 .....	131,335 63
Rents (including \$50,400.00 for association's use of own buildings) .....	130,965 01
Received from reinsured company (principally policy liens) .....	8,158,523 52
From all other sources, viz.: Fees for altering pol- icies .....	290 82

Total income during the year ..... **\$14,304,983 54**

Sum of both amounts ..... **\$18,062,505 97**

**DISBURSEMENTS DURING YEAR.**

Death claims or installments paid .....	\$3,302,190 29
Old age benefits, \$12,659.13; disability, sick or accident benefits, \$5,975.00 .....	18,634 13
Total .....	\$3,320,824 42
Advance payments returned to rejected applicants .....	1,064 03
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$112,321.68; subsequent years, \$157,115.30 .....	269,436 98
Commissions paid or allowed for collecting assess- ments or premiums to banks or collectors .....	46,283 64
Premium notes voided by lapse .....	1,244,655 44
Salaries and allowances of managers and agents not paid by commissions .....	96,124 47
Salaries of officers .....	81,454 02
Salaries and other compensation of office employees .....	212,222 61
Dividends to policy holders .....	95,129 45
Medical examiners' fees, whether paid direct by members or otherwise .....	12,526 43
Surrender values paid .....	34,870 43
Taxes on premiums, \$16,474.68; municipal licenses, \$1,024.60; tax on franchise, \$43.15; on reserve, \$228.54 .....	17,770 97
Taxes on real estate and investments .....	3,204 71
Insurance department fees and agents' licenses .....	26,187 92
Rent (including \$50,400.00 for association's use of own buildings) less sub-leases .....	74,255 29
Postage, \$26,113.35; advertising and printing, \$52,044.97 .....	78,158 32
Legal expenses, repairs and expenses on real estate .....	105,464 61
All other items, viz.: Miscellaneous expenses .....	230,593 38

Total expenses, \$1,301,713.47.)

Total disbursements ..... **\$5,998,277 24**

Balance ..... **\$12,064,228 73**

\*License revoked June 1st, 1901.

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$576,086 31
Loans on mortgages of real estate, first liens .....	768,350 00
Loans secured by pledge of bonds, stocks, or other collateral .....	200,000 00
Book value of bonds (excluding interest) .....	437,094 13
Cash in office, \$799.92; deposited in banks, \$694,727.62.	695,527 54
Premium notes on policies in force, of which none are for first year's premiums .....	8,666,253 36
On deposit in collecting banks and with bonded collectors .....	172,817 79
Agents' debit balances .....	482,422 50
Furniture and fixtures .....	66,873 42
Total .....	\$12,065,425 05
Agents' credit balances .....	1,196 32

Total net ledger assets .....\$12,064,228 73

## NON-LEDGER ASSETS.

Interest due, \$11,363.00, accrued, \$6,417.30, on mortgages .....	\$17,780 30
Interest due, \$1,021.02, accrued, \$134,418.85, on other assets .....	135,440 05
Rents due, \$14,046.80, on property or lease .....	14,046 80
Market value of real estate over book value .....	\$14,574 19
Market value of bonds (not including interest) and stocks over book value ....	3,711 83
Mortuary assessments due on last call made within ninety days on insurance in force .....	\$562,811 06
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item 4 of liabilities .....	\$562,811 06
Total non-ledger assets .....	\$748,364 23
Gross assets .....	\$12,812,592 96

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes and supplies, printed matter, stationary .....	\$66,873 42
Agents' debit balances, not secured by bonds .....	482,422 50
Total .....	549,295 92
Total admitted assets .....	\$12,263,297 04

## NON-LEDGER LIABILITIES.

Losses on post mortem policies, due and unpaid, \$15,000.00; adjusted, not due, \$1,313,150.08 .....	\$1,328,150 08
Losses on post mortem policies, not adjusted, \$386,005.49; realized, \$110,973.25 .....	496,978 74
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	53,108 91
Surrender value obligations due or accrued, \$7,877.33; dividend obligations due or accrued, \$72,759.18 .....	80,636 51
Premiums or assessments paid before due .....	28,740 42
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent. accumulated interest thereon .....	9,653,568 34
Total liabilities .....	\$11,658,153 03
Balance to protect contracts .....	\$605,144 01

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	71,062	\$173,714,683 00	1,837	\$3,529,300 00
Policies or certificates written or increased during the calendar year ..	29,972	64,501,751 00	1,225	2,429,375 00
Total .....	101,034	\$238,216,434 00	3,062	\$2,958,675 00
Deduct decreased or ceased to be in force during year .....	19,958	48,949,060 00	753	1,386,350 00
Total policies or certificates in force last Dec. 31 (end of year) .....	81,076	\$189,267,374 00	2,309	\$4,572,325 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	533	\$1,615,897 51	12	\$19,700 00
Losses and claims incurred during the calendar year .....	1,394	3,744,226 11	44	73,000 00
Total .....	1,927	\$5,360,123 62	56	\$92,700 00
Losses and claims paid, scaled down and compromised during the year..	1,190	3,534,994 80	27	41,000 00
Losses and claims outstanding unpaid last Dec. 31 (end of year) .....	737	\$1,825,128 82	29	\$51,700 00
Premiums and assessments collected during year, expense of mortality ..		\$12,975,373 52		\$83,357 49

## EXHIBIT OF POLICIES OR CERTIFICATES.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.
In force end of previous year .....	19,361	\$42,936,945	51,701	\$130,777,738	71,062	\$173,714,683
New policies issued .....	22,775	47,345,461	3,171	6,087,175	25,906	53,432,636
Old policies revived .....	592	1,337,865	371	1,011,750	963	2,349,615
Change and increase .....	2,855	8,063,250	248	656,250	3,103	8,719,500
Total .....	45,543	\$99,683,521	55,491	\$138,531,913	101,034	\$238,216,434
Deduct ceased:						
By death .....	404	\$978,696	990	\$2,765,530	1,394	\$3,744,226
By lapse .....	8,270	17,541,899	3,992	11,347,085	12,262	28,888,984
By change and decrease .....	21	45,000	3,104	8,738,500	3,125	8,783,500
By not being taken ..	2,950	5,515,425	9,142	2,016,925	3,177	7,532,350
Total terminated ..	10,955	\$24,081,020	9,003	\$24,868,040	19,958	\$48,949,060
In force end of year .....	34,588	\$75,602,501	46,488	\$113,664,873	81,076	\$189,267,374



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Membership fee abolished early in 1897, excepting in the case of some foreign business.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? They range according to contract, at \$2.00, \$3.00, \$4.50 and \$6.00 per \$1,000 of insurance, the first-named rate applying to policies issued prior to October 1, 1886; since July 1, 1899, net premiums actuaries' table, 4 per cent. loaded by various percentages to produce gross premium. Some in by-laws; others in rules of board.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission. Maximum certificates or policies, American money, \$50,000; French money, 250,000 francs; English money, £10,000. (Since Jan. 1, 1898, limit \$50,000). Ages 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature. Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? The accumulated reserve or emergency funds, \$9,649,502.20, are a guarantee for payment of claims in full. All policies now issued provide for maintenance of full reserve actuaries' table, 4 per cent. No endowment. No guarantee of dividend or surrender values.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? No. If so, what amount and under what circumstances? Certain expenses named in Sec. 1, Art. V, of constitution or by-laws, are paid from moneys received under mortuary calls, but only the net receipts belong to the mortuary fund; none of mortuary or reserve fund can be used for expenses of any kind.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Both. Upon what basis and manner are your regular assessment or premiums computed? Basis of assessment age as determined by contract. Tables based on American and actuaries' tables of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? The surplus of the association as determined by the several contracts, together with the "net earnings" of expense funds, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association as explained in its constitution or by-laws. All policies now issued provide for reserve on basis of actuaries' table, with 4 per cent. interest.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest, and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? The association has for several years computed reserve on basis of actuaries' table of mortality, with interest at four per cent., treating the contracts as term insurance, the reserve being on the basis of attained age for the bi-monthly, quarterly, semi-annual or annual term covered by the method of payment. Amount current year, as computed by the association, computing purely assessment business as term insurance according to the periodicity of premium payments, and other contracts according to their terms, \$9,649,502.20; of which \$9,139,351.24, as accrued by the terms of the several contracts, is charged as a liability in the foregoing statement. Expected death loss, actuaries' table, \$3,460,584.20.

Are the officers and directors elected by the members? Directors so elected. If not, how are they selected? Officers elected by directors. Are notices of election sent to members? Yes. When and how? By mail, not more than sixty days prior to annual meeting. Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicant? Yes. Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes; the claims not paid at their face were those on policies under which there was fraud in obtaining the insurance, or subsequent violation of contract terms. In 55 cases the age of the applicant was understated in the application and the amount paid upon the claim was, for actual age, the full amount for which the policy holder had paid. On the basis of stated age the amount was \$125,474.00; on the basis of true age, \$112,368.93. It has ability to pay all outstanding claims in full.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association? About \$606,555.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages when such right is retained? On insurance on what is known as the fifteen-year plan, assessments have, during 1899, been made on the basis of the attained age at time of assessment. No change in table of rates. Or increased the ratio or number of assessments, the basis of rate remaining the same? No.

# WISCONSIN WIDOW AND ORPHAN DONATION SOCIETY,

*Mayville, Wisconsin.*

[Incorporated March 15, 1900, under section 1955b of 1898; approved April 16, 1900, chapter 86; commenced business May, 1900.]

President, A. L. GORDON. 1st Vice President, BYRON BARWIG  
Secretary, ROBT. E. MUENCHOW. Home Office, COR. BRIDGE & MAIN ST

## INCOME DURING YEAR.

Membership fees required by applications.....	\$2,760 00	
Medical examiners' fees paid by applicant .....	602 00	
Total . . . . .		\$3,362 00

## DISBURSEMENTS DURING YEAR.

Amount paid to members .....	\$41 20	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, as- sessments or premiums .....	932 00	
Salaries of officers .....	150 00	
Medical examiners' fees, whether paid direct by members or otherwise .....	602 00	
Insurance department fees and licenses.....	25 12	
Furniture, \$25.65; legal expenses, \$55.19; advertising and printing, \$152.86 .....	233 61	
All other items, viz.: Postal stamps, cards, express, telephone .....	35 33	
(Total expenses, \$1,978.06.)		
Total disbursements .....		\$2,019 26
Balance . . . . .		\$1,342 74

## LEDGER ASSETS.

Cash deposited in banks .....	\$512 74	
Agents' debit balances .....	530 00	
Total net ledger assets .....		\$1,342 74

## NON-LEDGER LIABILITIES.

Due secretary .....	\$53 00	
Balance to protect contracts .....	\$1,289 74	
Mortuary fund .....	\$1,289 74	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.
Business in Wisconsin during year:	
Policies or certificates written or increased during the calendar year	552
Deduct decreased or ceased to be in force during year.....	1
Total policies or certificates in force last December 31 (end of year) .....	551

## MISCELLANEOUS QUESTIONS.

Does the association issue limited or advance payment policies or policies of any kind containing cash surrender, extended or paid up insurance features? No.

Give amount of entrance fee, and how paid. \$5.00 when policy is issued.

Give amount of annual dues, and how paid. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission. Minimum according to membership. Maximum, \$1,000.00. Age, 18 to 55.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? Yes. As we have only one fund, everything is paid out of same and all money paid in goes to same.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Section 8, by-laws. Upon what basis and manner are your regular assessments or premiums computed? Section 7, by-laws.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? Have only one fund. By membership and assessments. State Bank of Mayville.

Are the officers and directors elected by members? Yes. Are notices of election sent to members? Yes. When and how? Ten days before the annual meeting (section 13) in writing. Are proxies contained in applications? No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to applicants? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families heirs, relatives and dependents, or actual creditors of the member? No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full? Yes.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages when such right is retained? No. Or increased the ratio or number of assessments, the basis or rate remaining the same? No.



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# **Assessment Accident Associations.**

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**Annual Statements for the Year Ending December 13,  
1900.**

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# **Assessment Accident Associations.**

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**Annual Statements for the Year Ending December 13,  
1900.**

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## BANKERS ACCIDENT INSURANCE COMPANY,

*Des Moines, Iowa.*

[Incorporated March 30, 1893; commenced business May 8, 1893.]

President, W. E. STATTER.  
Vice President, S. W. UPHAM.Secretary, W. F. LEECH.  
Home Office, DES MOINES, IOWA.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 27, 1899.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$58,696 86
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$11,039 00
Annual dues as per contract . . . . .	23,144 56
Premiums or assessments: Specific benefits, \$4,150.00; temporary disability benefit, \$8,895.02; expense, \$4,346.72 . . . . .	17,391 74
Total paid by members . . . . .	\$51,575 30
Interest . . . . .	112 61
Rents . . . . .	180 00
Total income during the year . . . . .	\$51,867 91
Sum . . . . .	\$110,564 77

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid . . . . .	\$4,150 00
Temporary disability benefit claims paid . . . . .	15,227 21
Membership notes cancelled or returned to members uncollectable . . . . .	3,571 00
Advance payments returned to rejected applicants, and cancelled members . . . . .	526 71
Total paid to members . . . . .	\$23,474 92
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	10,425 68
Commissions paid or allowed for collecting assessments . . . . .	996 92
Salaries and allowances of managers and agents not paid by commissions . . . . .	943 75
Salaries of officers . . . . .	5,333 33
Salaries and other compensation of office employees . . . . .	1,983 54
Rent, \$958.00; taxes, \$567.36; advertising and printing, \$1,602.84 . . . . .	3,118 20
Insurance department fees and agents' licenses, \$48.10; legal expenses, \$217.89 . . . . .	665 99
All other items, viz.: Medical examiner fees . . . . .	818 00
Internal revenue, \$394.76; postage, \$716.29; investigating claims, \$227.05 . . . . .	1,338 10
Traveling expense, \$519.00; agents' traveling expenses, \$510.79; interest, \$140.00 . . . . .	1,169 79
Supplies, furniture, express, telegrams, etc. . . . .	640 74
(Total expenses, \$27,434.04.)	
Total disbursements . . . . .	\$50,908 96
Balance . . . . .	\$59,655 81

## LEDGER ASSETS.

Membership notes of lapsed members .....	\$29,036 00	
Membership notes of members in good standing....	4,593 50	
Membership notes of members in good standing be- longing to reserve fund .....	10,000 00	
Premium notes not due .....	5,960 64	
Agents' debit balances .....	3,549 06	
Cash in office, \$55.26; deposited in bank, \$8,633.76....	8,664 02	
Des Moines Sav. Bank, spl. acct.....	\$6,189 47	
Des Moines Sav. Bank, gen'l acct.....	1,636 42	
Nat. Bank of Commerce, Minneapolis....	552 06	
Western Bank, Denver .....	180 82	
<b>Total .....</b>	<b>\$61,803 22</b>	
Agents' credit balances, \$97.41; borrowed money, \$2,060.00 .....	2,147 41	
<b>Total net ledger assets .....</b>		<b>\$59,655 81</b>

## NON-LEDGER ASSETS.

Premium or assessments due and un- paid on last call made within sixty days on insurance in force .....	\$1,771 00	
Less cost of collecting same, 5 per cent. ....	88 55	
	<b>\$1,682 45</b>	
Specific benefit assessments to be made for claims re- sisted and not assessed for, contingent on the re- sult of suits thereon, not exceeding the amount of one call nor the amount of claims contested.....	10,300 00	
<b>Total non-ledger assets ....</b>		<b>\$11,982 45</b>
<b>Gross assets .....</b>		<b>\$71,638 26</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances unsecured.....	\$3,549 06	
Membership notes of lapsed members .....	29,036 00	
<b>Total . . . . .</b>		<b>32,585 06</b>
<b>Total admitted assets .....</b>		<b>\$39,053 20</b>

## NON-LEDGER LIABILITIES.

Specific indemnity claims resisted .....	\$10,000 00	
Temporary disability benefit claims in process of ad- justment, 23; reported probable liability, \$729.37; re- sisted, 1, \$300.00.....	1,029 37	
Present value of installments to become due on ad- justed specified benefit claims (face value, \$6,000.00), 4 per cent. ....	5,354 56	
All other, viz.: Accounts accrued .....	75 00	
<b>Total actual liabilities .....</b>		<b>\$16,458 93</b>
<b>Balance to protect contracts .....</b>		<b>\$22,594 27</b>
Reserve or emergency (less included in liability or assets unadmitted) .....	11,781 74	
General or expense (less included in liability or as- sets unadmitted .....	10,812 53	
<b>Total special funds .....</b>		<b>\$22,594 27</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	4,381	\$12,045,500	117	\$295,000
Policies or certificates written or increased during the calendar year .....	1,366	1,942,100	113	137,300
Total .....	5,747	\$13,987,600	230	\$432,300
Deduct decreased or ceased to be in force during the year .....	1,584	3,153,100	50	60,950
Total policies or certificates in force December 31 (end of year) .....	4,163	\$10,834,500	180	\$371,350
Losses and claims unpaid December 31 (beginning of year) .....	42	\$9,173 17	4	\$89 64
Losses and claims incurred during the calendar year .....	464	16,939 66	10	363 57
Total .....	506	\$26,112 83	14	\$453 21
Losses and claims scaled down, compromised or paid during the year .....	477	19,377 21	14	453 21
Losses and claims unpaid December 31 (end of year) including \$6,000 installments not due..	32	\$6,729 37	.....	.....
Policies or certificates terminated by death or specific benefit during the year (including \$2,500 of installment policies) .....	2	\$2,650 00	.....	.....

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$608.17; expense, \$204.33; total, \$2,041.20. Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$10.00 for each preferred risk, \$5.00 for each risk below preferred; total entrance fees, \$11,039.00.

Total annual dues, \$23,144.56. Annual dues levied according to kind and amount of policy.

What is the maximum amount of the certificate or certificates issued on any one life? \$5,000. Give limiting ages for admission, 18-56.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Annually or semi-annually as the members may elect, in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? \$16,189.47. (1) For what purpose, (2) how is it created, (3) and where deposited? (1) To pay benefits when amount collected for indemnity fails to meet the requirements. (2) By indemnity element of premium and from membership notes. (3) Des Moines Savings Bank, \$6,189.47; membership notes, \$10,000.

Are the officers and directors elected at an annual meeting of the members? Directors elected at annual meeting, officers elected by directors.

Are notices of election sent to members? No. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? Yes.

In what states is the association doing business? Iowa, Minnesota, Colorado, Michigan, Nebraska, Wisconsin.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$41,630.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? Yes.

If so, number of such installment claims against the association. 4. Amount of each such policy, 1—\$5,000, 3—\$2,500; and amount of installment benefit and whether payable monthly, quarterly or otherwise. Amount now outstanding, \$6,000. Face of policy payable in five equal annual installments.

## \*FIRST NATIONAL ACCIDENT COMPANY,

*Milwaukee, Wisconsin.*

[Incorporated August 27, 1895; commenced business, September 1, 1895.]

President, JOHN T. KELLY.  
Secretary, M. A. FEE.Vice President, G. W. DUNLAP.  
Home Office, 230 GRAND AVENUE.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$184 36
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$387 00
Annual dues as per contract . . . . .	2,101 00
From all other sources . . . . .	1,600 00
<b>Total income during the year . . . . .</b>	<b>\$3,988 00</b>
<b>Sum . . . . .</b>	<b>\$4,172 36</b>

## DISBURSEMENTS DURING YEAR.

Temporary disability benefit claims paid . . . . .	\$512 65
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	387 00
Commissions paid or allowed for collecting assessments . . . . .	20 90
Salaries and other compensation of office employees, clerk hire in office . . . . .	120 00
Rent, \$120.00; postage, \$43.50; advertising and printing, \$33.25 . . . . .	246 75
Insurance department fees and agents' licenses, \$74.00; legal expenses, \$20.36 . . . . .	94 26
All other items . . . . .	19 76
(Total expenses, \$888.77.)	
<b>Total disbursements . . . . .</b>	<b>\$1,401 42</b>
<b>Balance . . . . .</b>	<b>\$2,770 94</b>

## LEDGER ASSETS.

Cash in office, 169.84; deposited in banks, \$2,601.10 . . . . .	\$2,770 94
South Milwaukee Bank . . . . .	\$2,500 00
Wisconsin National Bank . . . . .	101 10
<b>Total net ledger assets . . . . .</b>	<b>\$2,770 94</b>

NON-LEDGER LIABILITIES. (NONE).

\*Changed name from Western Casualty Company.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	295	.....
Policies or certificates written or increased during the calendar year .....	129	.....
Total .....	424	.....
Deduct decreased or ceased to be in force during the year..	209	.....
Total policies or certificates in force December 31 (end of year) .....	215	.....
Losses and claims incurred during the calendar year.....	34	\$512 65
Total .....	.....	\$512 65

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life? \$100.00. Give limiting ages for admission, 18 to 60 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes. The general fund of the company, from which all claims are paid, is made up of regular monthly assessments. Approved claims for death or disability have preference over expenses at the end of each month. No special assessments shall be levied until the general fund is exhausted.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? By mailing and publishing in Milwaukee papers more than 10 days prior to meeting. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

In what states is the association doing business? Wisconsin.

Has the association paid and, has it the ability to pay its certificates or policies to the full limit named therein? Yes.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

## GLOBE FRATERNAL ACCIDENT ASSOCIATION,

*Minneapolis, Minnesota.*

[Incorporated March 20, 1894; commenced business May 12, 1894.]

President, H. D. SODEN.

Secretary, C. H. MERO.

Home Office, 416 N. Y. LIFE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, November, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year .....	\$5,216 79
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications, 2,825 at \$5.00 each.....	\$14,125 00
Premiums or assessments: Temporary disability benefit, \$8,738.00; expense, \$4,369.00.....	13,107 00
Total income during the year .....	\$27,232 00
Sum .....	\$32,448 79

## DISBURSEMENTS DURING YEAR.

Special benefit claims paid .....	\$300 00
Temporary disability benefit claims paid .....	8,118 72
Total paid to members .....	\$8,418 72
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	9,877 66
Commissions paid or allowed for collecting assessments .....	1,153 80
Salaries and allowances of managers and agents not paid by commissions, medical examiners.....	583 00
Salaries of officers .....	3,300 00
Salaries and other compensation of office employees.	524 50
Rent, \$420.00; advertising and printing, \$410.31.....	830 31
Insurance department fees and agents' licenses, \$209.33; legal expenses, \$125.00 .....	334 23
All other items, viz.: Postage, \$628.42; sundries, \$94.70 .....	723 12
Furniture and fixtures, \$45.90; traveling expenses, \$124.60 .....	170 50

(Total expense, \$17,497.22.)

Total disbursements .....	\$25,915 94
Balance .....	\$6,532 85

## LEDGER ASSETS.

Cash in office, \$1,153.48; deposited in banks, \$5,379.37 .. \$6,532 85

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call  
made within sixty days on insurance in force ..... \$870 00

Total admitted assets ..... \$7,402 85

## NON-LEDGER LIABILITIES.

Temporary disability claims and reported probable liability . . . . . \$870 00

Balance to protect contracts ..... \$6,532 85

Mortuary (less included in liability or assets unadmitted) ..... \$3,298 63  
Reserve or emergency (less included in liability or assets unadmitted), special reserve ..... 1,500 00  
General or expense (less included in liability or assets unadmitted) ..... 1,734 22

Total special funds ..... \$6,532 85

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	2,598	\$259,800 00	924	\$92,400 00
Policies or certificates written or increased during the calendar year .....	2,825	282,500 00	975	97,500 00
Total .....	5,423	\$542,300 00	1,899	\$189,900 00
Deduct decreased or ceased to be in force during the year .....	2,861	286,100 00	1,123	112,300 00
Total policies or certificates in force Dec. 31 (end of year) .....	2,562	\$256,200 00	776	\$77,600 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	49	\$784 00	17	\$272 00
Losses and claims incurred during the calendar year .....	540	9,288 72	217	3,385 00
Total .....	589	\$10,072 72	234	\$3,657 80
Losses and claims scaled down, compromised during the year .....	482	8,418 72	192	3,010 80
Losses and claims unpaid Dec. 31 (end of year) .....	58	\$870 00	25	\$375 00
Policies or certificates terminated by death or specific benefit during the year .....	3	\$300 00	1	\$100 00



## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year: Specific benefit and indemnity, \$3,770.00; expense, \$1,885.00; total, \$5,655.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$5.00; per member, \$975; total entrance fees, \$4,875.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$100.00. Give limiting ages for admission, 18 to 60 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend or endowment feature? Yes. By further assessment upon the members. No dividend or endowment feature.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Quarterly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? \$1,500.00. For what purpose, how is it created, and where deposited? Don't know. It is set aside to comply with the law. Security Bank, Minneapolis, Minn.

Are the officers and directors elected at an annual meeting of the members? Directors are. If not, how are they elected? Officers elected by the directors.

Are notices of election sent to members? Yes. When and how? December 1, by printed notice. Are proxies contained in application? Yes.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$3.00 per member, quarterly.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

## LA CROSSE MUTUAL AID ASSOCIATION,

*Milwaukee, Wisconsin.*

[Incorporated April 15, 1892; commenced business April 15, 1892.]

President, ALBERT PLATZ.  
Secretary, J. O. PADDOCK.Vice President, C. C. PILLSBURY.  
Home Office, 606 GERMANIA BLDG.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year .....	\$2,377 62
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications .....	\$6,972 00	
Premiums or assessments: Temporary disability benefit, \$9,300.62; expense, \$9,300.62 .....	18,601 24	
Total income during the year .....		\$25,573 24
Sum .....		\$27,950 86

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid .....	\$175 00	
Temporary disability benefit claims paid .....	10,347 51	
Total paid to members .....		\$10,522 51
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	7,500 11	
Commissions paid or allowed for collecting assessments .....	1,800 57	
Salaries and allowances of managers and agents not paid by commissions .....	260 23	
Salaries of officers .....	1,200 00	
Salaries and other compensation of office employees .....	1,332 70	
Rent, \$472.00; advertising and printing, \$1,048.05 .....	1,520 05	
Insurance department fees and agents' licenses, \$336.50; legal expenses, \$95.00 .....	431 50	
All other items, viz.: Medical examinations, \$98.50; postage, \$407.96; sundry expense, \$255.32; furniture and fixtures, \$93.22; travelling expenses, \$770.73....	1,625 73	
(Total expenses, \$15,670.89.)		
Total disbursements .....		\$26,193 40
Balance .....		\$1,757 46

## LEDGER ASSETS.

Agents' debit balances, secured .....	\$347 34	
Cash in office, \$177.09; deposited in banks, \$1,233.03..	1,410 12	
<b>Total net ledger assets .....</b>		<b>\$1,757 46</b>

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call made within sixty days on insurance in force	\$3,287 00	
Less cost of collecting.....	328 70	
<b>Total non-ledger assets .....</b>		<b>\$2,958 30</b>
<b>Total admitted assets .....</b>		<b>\$4,715 76</b>

## NON-LEDGER LIABILITIES.

Temporary disability benefit claims reported probable liability .....	\$631 00	
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued .....	450 09	
Advance assessments .....	53 00	
<b>Total actual liabilities .....</b>		<b>\$1,184 09</b>
<b>Balance to protect contracts .....</b>		<b>\$3,531 67</b>
<b>General or expense (less included in liability or assets unadmitted) .....</b>		<b>\$3,531 67</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	1,543	\$76,125	1,345	\$69,265
Policies or certificates written or increased during the calendar year .....	1,743	82,475	1,650	80,675
<b>Total .....</b>	<b>3,286</b>	<b>\$158,600</b>	<b>2,995</b>	<b>\$149,940</b>
Deduct decreased or ceased to be in force during the year .....	1,434	62,500	1,384	59,715
<b>Total policies or certificates in force December 31 (end of year) .....</b>	<b>1,852</b>	<b>\$96,100</b>	<b>1,611</b>	<b>\$90,225</b>
Losses and claims unpaid December 31 (beginning of year) .....	13	\$250 00	11	\$220 00
Losses and claims incurred during the calendar year .....	755	10,272 51	656	8,971 15
<b>Total .....</b>	<b>768</b>	<b>\$10,522 51</b>	<b>667</b>	<b>\$9,191 15</b>
Losses and claims scaled down, compromised or paid during the year .....			645	8,570 15
Losses and claims unpaid December 31 (end of year), estimated .....	23	\$631 00	22	\$621 00
Policies or certificates terminated by death or specific benefit during the year.....	2	\$175 00	2	\$175 00

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$8,301.17; expense, \$8,301.18; total, \$16,602.35.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$4.00; total entrance fees, \$8,972.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$100.00. Give limiting ages for admission, 18 to 55.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? None.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? None.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? As per terms of certificate.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? None.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? When and how? By publication. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$2,100.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

## MASONIC EQUITABLE ACCIDENT ASSOCIATION,

*Boston, Massachusetts.*

[Organized December 11, 1891; commenced business January 1, 1892.]

President, ALBERT C. SMITH.

Vice President, EDWIN J. DWYER.

Secretary, DAVID T. MONTAGUE.

Home Office, 131 DEVONSHIRE ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, January, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
 year ..... \$33,260 19

## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications .....	\$7,299 00	
Premiums or assessments: Temporary disability benefit, \$55,360.34; expense, \$24,913.67 .....	80,274 01	
Total paid by members .....	\$87,573 01	
Interest .....	646 00	
From all other sources, viz.: Profit on security, \$681.67; returned by claimants, \$219.99 .....	901 66	
Total income during the year .....	\$89,120 67	
Sum .....	\$122,380 86	

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid including \$22,471.44 of installments paid .....	\$22,471 44	
Temporary disability benefit claims paid .....	30,490 54	
Advance payments returned to rejected applicants .....	259 98	
Total paid to members .....	\$53,221 96	
Commissions to agents .....	9,403 80	
Commissions paid or allowed for collecting assessments .....	4,632 76	
Salaries of officers .....	7,825 00	
Salaries and other compensation of office employees .....	2,890 68	
Rent, \$963.41; taxes, \$518.43; advertising and printing, \$1,380.23 .....	2,862 07	
Insurance department fees and agents' licenses, \$317.52; legal expenses, \$35.00 .....	352 52	
All other items, viz.: Postage, \$1,369.71; traveling, \$549.10; investigating and adjusting claims, \$3,905.85; medical fee, \$1,000.00; miscellaneous expenses, \$1,305.35 .....	8,130 01	
(Total expenses, \$36,096.84.)		
Total disbursements .....	\$89,318 80	
Balance .....	\$33,062 06	

**LEDGER ASSETS.**

Book value of bonds and stocks owned.....	\$12,858 28	
Cash in office, \$2,231.62; deposited in banks, \$13,357.16	15,618 78	
National Shawmut Bank .....	\$13,341 02	
Massachusetts National Bank .....	16 14	
Wildes Savings Bank, \$1,020.00; North End Savings Bank, \$1,530.00; Penny Savings Bank, \$1,017.50;		
Home Savings Bank, \$1,017.50 .....	4,585 00	
<b>Total net ledger assets .....</b>		<b>\$33,062 06</b>

**NON-LEDGER ASSETS.**

Interest in hands of state treasurer .....	\$323 90	
Market value of bonds and stocks over book value, not including interest .....	619 72	
Premiums or assessments due and unpaid on last call made within sixty days on insurance in force .....	\$6,020 00	
Less cost of collecting same .....	301 00	
	5,719 00	
Specific benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested..	20,750 00	
<b>Total non-ledger assets .....</b>		<b>\$27,412 62</b>
<b>Gross assets .....</b>		<b>\$60,474 68</b>

**DEDUCT ASSETS NOT ADMITTED.**

<b>Excess assessments over liabilities .....</b>	<b>3,082 00</b>
<b>Total admitted assets .....</b>	<b>\$57,392 68</b>

**NON-LEDGER LIABILITIES.**

Specific indemnity claims resisted .....	\$20,750 00	
Temporary disability benefit claims reported probable liability, \$1,012.00; resisted, \$1,625.00.....	2,637 00	
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued .....	250 00	
Advance assessments .....	1,181 00	
<b>Total actual liabilities .....</b>		<b>\$24,818 00</b>
<b>Balance to protect contracts .....</b>		<b>\$32,574 68</b>
<b>Mortuary (less included in liability or assets unadmitted) .....</b>	<b>\$13,525 61</b>	
<b>Reserve or emergency (less included in liability or assets unadmitted) .....</b>	<b>18,211 90</b>	
<b>General or expense (less included in liability or assets unadmitted) .....</b>	<b>837 17</b>	
<b>Total special funds .....</b>		<b>\$32,574 68</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	7,045	\$25,730,050	120	\$445,950
Policies or certificates written or increased during the calendar year .....	1,923	3,505,950	104	126,075
Total .....	8,968	\$29,236,000	224	\$572,025
Deduct decreased or ceased to be in force during the year .....	2,829	7,622,800	85	197,175
Total policies or certificates in force December 31 (end of year) .....	6,139	\$21,613,200	139	\$374,850
Losses and claims unpaid December 31 (beginning of year) .....	23	\$17,937 50		
Losses and claims incurred during the calendar year .....	677	61,911 48	13	\$5,840 35
Total .....	700	\$79,848 98	13	\$5,840 35
Losses and claims scaled down, compromised or paid during the year .....	670	56,741 98	12	5,794 35
Losses and claims unpaid December 31 (end of year) .....	20	\$23,387 00	1	\$46 00
Policies or certificates terminated by death or specific benefit during the year .....	101	\$31,721 44	1	\$5,000 00

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$1,038.00; expense, \$483.00; total, \$1,526.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, some policies \$5.00; some \$3.00, others none; total entrance fees, \$7,299.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$5,000.00. Give limiting ages for admission, 18 to 65 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Earlier policies do not; later policies do. Deposited with state treasurer.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? Yes. Part of the expense of investigating and contesting such claims as appear to be fraudulent.

Does the association or company issue endowment certificates of policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected? Quarterly, in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund, \$18,211.00. For what purpose, how is it created, and where deposited? Guaranteeing the payment of claims, by assessment. With state treasurer.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? With last assessment notice, before annual meeting.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or scheduled call upon all the policy holders or members of the association? About \$15,000.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

# MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

*Westfield, Massachusetts.*

[Incorporated August 15, 1887; commenced business October 1, 1887.]

President, WILLIAM PROVIN.  
Secretary, FRANK BOWLER.

Vice President, GEO. T. MOORE.  
Home Office, 102 ELM ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 4, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$19,181 89
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$5,670 00
Annual dues as per contract . . . . .	28,308 00
Premiums or assessments: Specific benefits, \$10,050.00; temporary disability benefit, \$43,783.00....	53,833 00
Total paid by members . . . . .	\$87,811 00
Interest . . . . .	510 00
From all other sources, viz.: Profit on sale of securities, \$801.49; borrowed money, \$8,796.51; paid to the association by Frank Bowler as relinquishment of his reimbursement of Dec. 30, 1899, \$2,500.00	11,898 00
Total income during the year . . . . .	\$100,219 00
Sum . . . . .	\$119,400 89

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid . . . . .	\$10,050 00
Temporary disability benefit claims paid . . . . .	37,629 23
Assessments returned to members . . . . .	73 45
Total paid to members . . . . .	\$47,752 68
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,493 93
Commissions paid or allowed for collecting assessments . . . . .	2,935 35
Salaries and allowances of managers and agents not paid by commissions . . . . .	3,265 00
Salaries of officers . . . . .	3,448 00
Salaries and other compensation of office employees..	4,973 11
Rent, \$1,125.00; advertising and printing, \$2,467.94....	3,592 94
Insurance department fees and agents' licenses, \$175.06; legal expenses, \$6,240.50 . . . . .	6,415 56
All other items, viz.: Postage, \$2,500.55; furniture, \$55.00; investigating and adjusting claims, \$4,301.00; borrowed money repaid, \$8,796.51; office incidentals, \$844.14; traveling, \$2,185.40; contingent, \$729.54; Interest, discount and revenue, \$3,082.97; collateral security for bond, \$250.00; medical examiners' fees, \$231.50 . . . . .	22,976 61
(Total expenses, \$57,106.50.)	
Total disbursements . . . . .	\$104,859 18
Balance . . . . .	\$14,541 71



## LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collateral, town of Westfield notes.....	\$9,000 00	
Cash deposited in banks .....	1,025 21	
Emergency fund, Woronoco Savings Bank, Westfield, Mass. ....	1,000 00	
Emergency fund, Springfield Institution for Savings, Springfield, Mass. ....	1,000 00	
Emergency fund, cash in hands of state treasurer of Massachusetts .....	2,516 50	
<b>Total net ledger assets .....</b>		<b>\$14,541 71</b>

## NON-LEDGER ASSETS.

Furniture and fixtures, etc .....	\$5,500 00	
Premiums or assessments due and unpaid on last call made within sixty days on insurance in force .....	\$10,633 00	
Less cost of collecting same .....	531 64	
		10,101 36
Specific benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested..	12,000 00	
<b>Total non-ledger assets .....</b>		<b>\$27,601 36</b>
<b>Gross assets .....</b>		<b>\$42,143 07</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter and stationery, etc. ....	\$5,500 00	
<b>Total admitted assets .....</b>		<b>\$36,643 07</b>

## NON-LEDGER LIABILITIES.

Specific indemnity claims, adjusted not yet due....	\$2,500 00	
Specific indemnity claims reported, \$2,000.00; resisted, \$12,000.00 .....	14,000 00	
Temporary disability benefit claims, adjusted not yet due .....	4,751 36	
Temporary disability benefit claims in process of adjustment, \$200.00; reported probable liability, \$500.00; resisted, \$150.00 .....	850 00	
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued .....	436 94	
Advance assessments .....	1,944 50	
<b>Total actual liabilities .....</b>		<b>\$24,482 80</b>
<b>Balance to protect contracts .....</b>		<b>\$12,160 27</b>
<b>Mortuary (less included in liability or assets unadmitted) .....</b>	<b>\$135 34</b>	
<b>Reserve or emergency (less included in liability or assets unadmitted) .....</b>	<b>11,135 06</b>	
<b>General or expense (less included in liability or assets unadmitted) .....</b>	<b>889 87</b>	
<b>Total special funds .....</b>		<b>\$12,160 27</b>

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS DURING YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	9,415	\$39,989,902	431	\$1,129,199
Policies or certificates written or increased during the calendar year .....	1,134	3,541,250	16	49,932
Total .....	10,549	\$43,531,152	447	\$1,179,131
Deduct decreased or ceased to be in force during the year .....	4,037	16,148,000	203	539,851
Total policies or certificates in force December 31 (end of year) .....	6,512	\$27,383,152	244	\$639,280
Losses and claims unpaid December 31 (beginning of year) .....	276	\$21,567 17	12	\$2,593 55
Losses and claims incurred during the calendar year .....	526	97,991 76	41	1,736 52
Total .....	802	\$119,558 93	53	\$4,330 07
Losses and claims scaled down, dropped, compromised or paid during the year .....	612½	97,457 57	45	3,919 74
Losses and claims unpaid December 31 (end of year) .....	189½	\$22,101 36	8	\$410 33
Policies or certificates terminated by death or specific benefit during the year .....	7	\$20,000 00		

MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$2,900.00; expense, \$1,503.00; total, \$4,403.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$5.00; total entrance fees, \$5,670.00.

Give amount of annual dues, if any, per capita, \$1.00 and \$1.50 per quarter, or \$4 and \$6 yearly; total annual dues, \$23,308.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$5,000.00. Give limiting ages for admission, 21 to 60 inclusive.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? Actual expenses incurred in investigating and contesting fraudulent claims.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members, during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Quarterly.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? \$13,516.50. For what purpose, how is it created, and where deposited? To pay claims. Amounts that can be spared are deposited with the state treasurer of Massachusetts.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? Annually by mail. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes, all just claims.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$22,317.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? Yes.

## NATIONAL MASONIC ACCIDENT ASSOCIATION,

*Des Moines, Iowa.*

[Incorporated July 12, 1889; commenced business July 31, 1889.]

President, ALF. WINGATE.  
Secretary, J. H. DOVERMAN.Vice President, B. C. BOWMAN.  
Home Office, MASONIC TEMPLE.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, July, 1892.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$38,399 92
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$35,135 00
Premiums or assessments: Specific benefits and temporary disability benefit, \$64,944.25; expense, \$26,081.41 . . . . .	91,025 66
Total paid by members . . . . .	\$126,160 66
Interest . . . . .	225 12
From all other sources, viz.: Exchange . . . . .	19 31
From agents . . . . .	497 88
Refunded association account bond . . . . .	200 00
Total income during the year . . . . .	\$127,102 97
Sum . . . . .	\$165,502 89

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid . . . . .	\$20,175 00
Temporary disability benefit claims paid . . . . .	23,599 05
Advance payments returned to rejected applicants . . . . .	374 12
Total paid to members . . . . .	\$44,148 17
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	35,135 00
Commissions paid or allowed for collecting assessments . . . . .	5,330 40
Salaries and allowances of managers and agents not paid by commissions . . . . .	3,363 05
Salaries of officers . . . . .	9,800 00
Salaries and other compensation of office employees . . . . .	3,295 66
Rent, \$1,073.34; advertising and printing, \$1,385.22 . . . . .	2,458 56
Insurance department fees and agents' licenses, \$647.63; legal expenses, \$2,034.07 . . . . .	2,681 70
All other items, viz.: Express, \$17.01; office supplies, \$792.66; postage, \$1,595.95; telegrams, \$47.34; officers' traveling expenses, \$720.65; adjusting, claims, \$25.40; medical examination, \$3.00 . . . . .	3,202 01
(Total expenses, \$30,131.38.)	
Total disbursements . . . . .	\$109,414 55
Balance . . . . .	\$56,088 34

## LEDGER ASSETS.

Cash in Citizens National Bank, Des Moines, Ia....	\$47,588 34	
In State Savings Bank, Des Moines, Ia.....	7,500 00	
In insurance department, State of Missouri.....	1,000 00	
Total net ledger assets .....		\$56,088 34

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call made within sixty days on insurance in force.	\$22,000 00	
Less cost of collecting same .....	1,500 00	
		\$20,500 00
Gross assets .....		\$76,588 34

## DEDUCT ASSETS NOT ADMITTED

Excess of items 14 and 15 over charges for liability on same account . . . . .	\$671 00	
Total admitted assets .....		\$75,917 34 .

## NON-LEDGER LIABILITIES.

Specific indemnity claims, resisted .....	\$19,250 00	
Temporary disability benefit claims resisted .....	200 00	
Advance assessments .....	379 00	
Total actual liabilities .....		\$19,829 00
Balance to protect contracts .....		\$56,088 34
Mortuary (less included in liability or assets unadmitted); reserve or emergency (less included in liability assets unadmitted) .....	\$43,552 25	
General or expense (less included in liability or assets unadmitted) .....	12,536 09	
Total special funds .....		\$56,088 34

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies in force Dec. 31 (beginning of year) .....	8,368	\$32,023,750	794	\$2,947,750
Policies or certificates written or increased during the calendar year ....	7,027	25,836,250	309	971,750
Total .....	15,395	\$57,860,000	1,103	\$3,919,500
Deduct decreased or ceased to be in force during the year .....	6,467	24,372,250	495	1,613,250
Total policies or certificates in force Dec. 31 (end of year) .....	8,928	\$33,487,750	608	\$2,306,250
Losses and claims unpaid Dec. 31 (beginning of year) .....	5	\$15,342 50		
Losses and claims incurred during the calendar year .....	657	49,474 06	72	\$3,781 40
Total .....	662	\$64,816 55	72	\$3,781 40
Losses and claims scaled down, compromised or paid during the year ....	654	43,774 05	72	3,781 40
Losses and claims unpaid Dec. 31 (end of year) .....	8	\$19,450 00		

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Special benefit and indemnity, \$6,304.00; expense, \$2,422.00; total, \$8,726.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$5.00; total entrance fees, \$35,135.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$5,000.00. Give limiting ages for admission, 21 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? If so, what amount and for what purpose? No; except amount necessary to collect and protect same.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Quarterly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? \$13,400.00.

For what purpose, how is it created and where deposited? Payment specific and indemnity benefits. By assets, and deposited in Citizens National Bank.

Are the officers and directors elected at an annual meeting of the members? Directors only. If not, how are they elected? Officers elected annually by board of directors.

Are notices of election sent to members? Yes. When and how? Thirty days prior by mail. Are proxies contained in applications? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$24,000.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

## NATIONAL PROTECTIVE SOCIETY,

*Bay City, Michigan.*

[Incorporated May 26th, 1894; commenced business May 1st, 1894.]

President, D. E. THOMAS.

Secretary, F. S. DEWEY.

Home Office, BAY CITY, MICH.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Sept. 14, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$15,194 26
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$70,210 00	
Premiums or assessments: Temporary disability benefit, \$121,777.46; expense, \$52,190.34 . . . . .	173,967 80	
Total paid by members . . . . .	\$244,177 80	
Interest . . . . .	42 00	
Rents . . . . .	14 00	
Total income during the year . . . . .	\$244,233 80	
Sum . . . . .	\$259,428 06	

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid . . . . .	\$5,100 00	
Temporary disability benefit claims paid . . . . .	110,033 76	
Total paid to members . . . . .	\$115,133 76	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	68,438 69	
Commissions paid or allowed for collecting assessments . . . . .	12,298 15	
Salaries and allowances of managers and agents not paid by commissions . . . . .	2,947 80	
Salaries of officers . . . . .	18,240 00	
Salaries and other compensation of office employees . . . . .	4,265 66	
Rent, \$1,602.92; advertising and printing, \$3,852.00 . . . . .	5,454 92	
Insurance department fees and agents' licenses, \$346.14; legal expenses, \$675.00 . . . . .	1,021 14	
All other items, viz.: Postage, \$4,162.46; traveling expenses, \$760.37; telegrams and exchange, \$455.07; furnishing, \$211.96; sundries, \$2,925.71 . . . . .	8,515 57	
Total disbursements . . . . .	\$236,315 69	
Balance . . . . .	\$23,112 37	

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$2,322 00	
Book value of bonds and stock owned .....	5,300 00	
Agents' debit balances, protected by contracts .....	1,101 98	
Cash in office, \$1,653.15; deposited in banks, \$8,396.26..	10,048 41	
Old Second National Bank stock .....	3,200 00	
Advance salaries .....	1,139 98	
<b>Total net ledger assets .....</b>		<b>\$23,112 37</b>

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call made within sixty days on insurance in force.	\$19,784 00	
Less cost of collecting same .....	989 20	
		<b>\$18,794 80</b>
<b>Gross assets .....</b>		<b>\$41,907 17</b>

## NON-LEDGER LIABILITIES.

Temporary disability benefit claims, reported probable liability .....	\$1,850 00	
Advance assessments .....	575 00	
<b>Total actual liabilities . . . . .</b>		<b>\$2,425 00</b>
<b>Balance to protect contracts .....</b>		<b>\$39,482 17</b>
Fortuary (less included in liability or assets unadmitted) .....	\$26,637 52	
General or expense (less included in liability or assets unadmitted) .....	11,844 65	
<b>Total special funds .....</b>		<b>\$39,482 17</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	18,761	\$5,628,300 00	1,066	\$316,800 00
Policies or certificates written or increased during the calendar year ....	14,042	4,212,600 00	921	276,300 00
<b>Total .....</b>	<b>32,803</b>	<b>\$9,840,900 00</b>	<b>1,977</b>	<b>\$593,100 00</b>
Deduct decreased or ceased to be in force during the year .....	14,945	4,483,500 00	868	260,400 00
<b>Total policies or certificates in force Dec. 31 (end of year) .....</b>	<b>17,858</b>	<b>\$5,357,400 00</b>	<b>1,109</b>	<b>\$332,700 00</b>
Losses and claims unpaid Dec. 31 (beginning of year) .....				
Losses and claims incurred during the calendar year .....	7,097	\$115,133 76	289	\$5,677 02
<b>Total .....</b>	<b>7,079</b>	<b>\$115,133 76</b>	<b>289</b>	<b>\$5,677 02</b>
Losses and claims scaled down, compromised or paid during the year .....	7,079	115,133 76	289	5,677 02
Policies or certificates terminated by death or specific benefit during the year .....	34	\$5,100 00		

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year, \$10,794.15.

Give amount of entrance or membership fee, whether retained by agent or not. Per capita, \$5.00; total entrance fees, \$50,210.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$1,000.00. Give limiting ages for admission. 17 to 60.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? Monthly in advance. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates for the payment of disability or death benefits on the installment plan? No.



## NORTH AMERICAN CASUALTY COMPANY,

*Minneapolis, Minnesota.*

[Incorporated April 17, 1896; commenced business May 8, 1896.]

President, JAMES M. SULLIVAN. Secretary, HENRY M. LITTLE.  
 Home Office, No. 625 NEW YORK LIFE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, March 1, 1899.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$2,336 86
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$4,836 00	
Premiums or assessments: Specific benefits . . . . .	14,418 35	
Total income during the year . . . . .		\$19,254 35
Sum . . . . .		\$21,591 21

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid . . . . .	\$400 00
Temporary disability benefit claims paid . . . . .	6,094 87
Total paid to members . . . . .	\$6,494 87
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	5,528 52
Commissions paid or allowed for collecting assessments . . . . .	1,066 06
Salaries and allowances of managers and agents not paid by commissions . . . . .	1,153 00
Salaries of officers . . . . .	1,481 67
Salaries and other compensation of office employees, travelling expenses . . . . .	40 68
Rent, \$280.00; taxes, \$5.45; advertising and printing, \$442.21 . . . . .	727 66
Insurance department fees and agents' licenses, \$163.82; legal expenses, \$55.36 . . . . .	219 18
All other items, viz.: (Itemized profit and loss account) Advanced to agents . . . . .	131 52
Postage . . . . .	235 17
Medical examiners . . . . .	155 00
Furniture . . . . .	86 50

(Total expenses, \$10,814.95.)

Total disbursements . . . . .	\$17,309 82
Balance . . . . .	\$4,281 39

## LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collateral .....	\$200 00	
Cash in office, \$280.56; deposited in banks, \$3,800.81...	4,081 39	
Metropolitan Bank .....	\$2,202 00	
Hennepin County Bank .....	1,500 00	
Security Bank .....	98 81	
<b>Total net ledger assets .....</b>		<b>\$4,281 39</b>

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call made within sixty days on insurance in force.	\$653 00	
Less cost of collecting same .....	65 00	
		<b>\$588 00</b>
<b>Total admitted assets .....</b>		<b>\$4,869 39</b>

## NON-LEDGER LIABILITIES.

Claims reported probable liability .....		<b>\$510 00</b>
<b>Balance to protect contracts .....</b>		<b>\$4,359 39</b>
<b>Mortuary (less included in liability or assets unadmitted) .....</b>	<b>\$1,545 40</b>	
<b>General or expense (less included in liability or assets unadmitted) .....</b>	<b>2,813 99</b>	
<b>Total special funds .....</b>		<b>\$4,359 39</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	1,510	\$151,000 00	468	\$46,800 00
Policies or certificates written or increased during the calendar year .....	1,612	\$312,200 00	824	\$2,400 00
<b>Total .....</b>	<b>3,122</b>	<b>\$312,200 00</b>	<b>1,292</b>	<b>\$129,200 00</b>
Deduct decreased or ceased to be in force during the year .....	1,485	148,500 00	621	62,100 00
<b>Total policies or certificates in force during the year .....</b>	<b>1,637</b>	<b>\$163,700 00</b>	<b>671</b>	<b>\$67,100 00</b>
<b>Losses and claims unpaid during the calendar year .....</b>	<b>378</b>	<b>\$6,494 87</b>	<b>207</b>	<b>\$3,322 76</b>
<b>Total .....</b>	<b>378</b>	<b>\$6,494 87</b>	<b>207</b>	<b>\$3,322 76</b>
<b>Losses and claims scaled down, compromised or paid during the year .....</b>	<b>378</b>	<b>6,494 87</b>	<b>207</b>	<b>3,322 76</b>
<b>Policies or certificates terminated by death or specific benefit during the year.....</b>	<b>4</b>	<b>\$400 00</b>	<b>1</b>	<b>\$100 00</b>

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year, \$5,652.00.  
Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$3.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$500.00. Give limiting ages for admission, 18 to 59.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes, by assessment clause in policy. No, dividend or endowment.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? In advance, monthly, quarterly, semi-annually or annually.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? Total assets in bank.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? Notice on policy. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$1,600.00

Does any officer, director, trustee or corporation receive any commission, royalty, due or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

**NORTHERN ACCIDENT ASSOCIATION,**  
*Menominee, Michigan.*

[Incorporated April 30, 1897; commenced business May 3, 1897.]

President, JAMES H. WALTON. \* Vice-President, FABIAN J. TRUEDELL.  
Secretary, W. G. CURTIS. Treasurer, M. S. HARMON.  
Home Office, MAIN AND GRAND.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May, 1899.

**BALANCE SHEET.**

Amount of net ledger assets December 31 of previous year . . . . .	\$5,614 52
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**INCOME DURING YEAR.**

Gross amount of membership fees required or represented by applications . . . . .	\$10,070 00
Annual dues as per contract . . . . .	41,471 13
<b>Total paid by members . . . . .</b>	<b>\$54,331 13</b>
Interest on bank balance . . . . .	120 00
From all other sources, viz.: Accident claims re-funded . . . . .	22 40
<b>Total income during year . . . . .</b>	<b>\$54,473 53</b>
<b>Sum . . . . .</b>	<b>\$60,088 05</b>

**DISBURSEMENTS DURING YEAR.**

Specific benefit claims paid . . . . .	\$3,501 00
Temporary disability benefit claims paid, accident, \$15,676.18; sickness, \$6,239.22 . . . . .	21,915 40
Advance payments returned to rejected applicants.. . . .	182 98
<b>Total paid to members . . . . .</b>	<b>\$25,599 38</b>
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	14,980 91
Commissions paid or allowed for collecting assessments . . . . .	2,367 21
Salaries of officers . . . . .	3,240 00
Salaries and other compensation of office employees.. . . .	3,121 50
Rent, \$467.50; advertising and printing, \$1,304.85.. . . .	1,772 35
Insurance department fees and agents' licenses, \$258.69; legal expenses, \$100 . . . . .	358 69
All other items, viz.: Postage, \$809.83; traveling expenses, \$1,496.29; fixtures, \$298.90 . . . . .	2,605 02
Medical examinations, \$57.00; sundry expenses, \$615.44, including light, telegrams, porter, express office supplies, etc. . . . .	672 44
<b>Total expenses, \$29,118.12.)</b>	
<b>Total disbursements . . . . .</b>	<b>\$54,717 50</b>
<b>Balance . . . . .</b>	<b>\$5,370 55</b>

## LEDGER ASSETS.

Cash in office, \$1,124.14; deposited in banks, \$4,246.41 .. \$5,370 55

## NON-LEDGER ASSETS.

Fixtures, stationery and advertising supplies ..... \$1,100 00  
 Premiums or assessments due and unpaid  
 on last call made within sixty days on  
 insurance in force ..... \$4,288 00  
 Less cost of collecting same..... 428 80  
 \$3,859 20

Total non-ledger assets ..... \$4,959 20

Gross assets ..... \$10,329 75

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter  
 and stationery, etc. .... 1,100 00

Total admitted assets ..... \$9,229 75

## NON-LEDGER LIABILITIES.

Temporary disability benefit claims in process of ad-  
 justment . . . . . \$250 00

Balance to protect contracts ..... \$8,979 75

Total special funds, general fund only ..... \$8,979 75

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	4,054	\$2,717,800 00	1,015	\$404,500 00
Policies or certificates written or in- creased during the calendar year ....	6,435	2,574,000 00	2,758	1,103,200 00
Total .....	10,489	\$5,291,800 00	3,773	\$1,507,700 00
Deduct decreased or ceased to be in force during the year .....	6,201	3,410,550 00	2,313	925,200 00
Total policies or certificates in force Dec. 31 (end of year) .....	4,288	\$2,881,250 00	1,460	\$582,500 00
Losses and claims incurred during the calendar year .....	1,213	\$21,893 00	398	\$7,210 19
Total .....	1,213	\$21,893 00		
Policies or certificates terminated by death or specific benefit during the year .....	13	\$3,501 00	2	\$150 00

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year, \$10,523.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$2.00. Total entrance fees, \$12,870.00.

Give amount of annual dues, if any, per capita, \$12.00; total annual dues as per item 2 of income, \$41,461.13.

What is the maximum amount of the certificate or certificates issued on any one life? \$1,000.00. Give limiting ages for admission, 18 to 55.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. No guarantee.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's general or reserve fund? \$5,370.55, deposited Lumberman's National Bank, Menominee.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members Yes. When and how? Publication. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$4,288.00.

Does any officer, director, trustee or corporation receive any commission, royalty, due or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

# NORTHWESTERN ACCIDENT AND BENEFIT ASSOCIATION, *Oshkosh, Wisconsin.*

[Incorporated September 8th, 1900; commenced business September 8th, 1900.]

President, H. DOCKSTADER.  
Secretary, GEO. E. TYRRELL.

Vice-President, F. BROCKWAY.  
Treasurer, T. N. HANSON.

Home Office, 176 AND 178 MAIN STREET.

## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications .....	\$2,046 00	
Premiums or assessments: Temporary disability benefit, \$276.25; expense, \$276.25 .....	552 50	
Total paid by members .....	\$2,598 50	
From all other sources, viz.: Dockstader & Tyrell .....	300 00	
Total income . . . . .		\$2,898 50

## DISBURSEMENTS DURING YEAR.

Temporary disability benefit claims paid .....	\$147 66	
Advance payments returned to rejected applicants .....	6 50	
Total paid to members .....	\$154 16	
Commissions or fees retained by or paid or allowed to agents on account of fees and dues .....	2,061 70	
Commissions paid or allowed for collecting assessments .....	21 99	
Salaries and allowances of managers and agents not paid by commissions .....	155 00	
Salaries and other compensation of office employees .....	8 85	
Rent, \$16.66; advertising and printing, \$113.65 .....	130 31	
Insurance department fees and agents' licenses .....	31 00	
All other items, viz.: Organizing expenses, \$50.94; postage, \$32.18; recording articles, \$2.50; furniture, \$17.00; sundry expenses, \$4.48 .....	107 10	
Total disbursements .....		\$2,670 11
Balance . . . . .		\$228 39

## LEDGER ASSETS.

Cash in office, etc. ....	\$228 39
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## NON-LEDGER ASSETS.

Agents' debit balances .....	\$27 71	
Agents' credit balances .....	23 70	
Balance . . . . .		\$4 01
Premiums due and unpaid .....		433 20
Gross assets .....		\$665 60

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances unsecured .....	27 71	
Total admitted assets .....		\$637 89

# NORTHWESTERN ACCIDENT AND BENEFIT ASS'N. 389

## NON-LEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued .....	\$31 33	
Advance assessments .....	70 00	
<b>Total actual liabilities</b> .....		<b>\$101 33</b>
<b>Balance to protect contracts</b> .....		<b>\$536 56</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.
Total .....	682	\$102,300 00
Deduct decreased or ceased to be in force during the year..	228	34,200 00
<b>Total policies or certificates in force December 31 (end of year)</b> .....	<b>454</b>	<b>\$68,100 00</b>
<b>Total</b> .....	<b>11</b>	<b>\$147 66</b>
Losses and claims scaled down, compromised or paid during the year .....	11	147 66

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year: Specific benefit and indemnity, \$276.25; expense, \$276.25; total, \$552.50.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$3.00; total entrance fees, \$2,046.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$200.00 accident. Give limiting ages for admission. 18 to 55.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? No. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$456.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.



# PHOENIX ACCIDENT AND SICK BENEFIT ASSOCIATION,

*Benton Harbor, Michigan.*

[Incorporated April 27, 1897; commenced business May 1, 1897.]

President, E. W. MOORE. Secretary, L. O. CHATFIELD.  
Home Office, BENTON HARBOR, MICH.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, August 20, 1900.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous year . . . . .	\$5,716 97
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications . . . . .	\$19,660 00
Annual dues as per contract . . . . .	75,023 62
Total income during the year . . . . .	\$94,683 62
Sum . . . . .	\$100,400 57

## DISBURSEMENTS DURING YEAR.

Temporary disability account error, '99. . . . .	\$360 28
Specific benefit installments paid . . . . .	2,210 00
Temporary disability benefit claim . . . . .	34,132 29
Advance payments returned to rejected applicants..	35 14
Total paid to members . . . . .	\$37,237 71
Commissions and fees retained by or paid to agents on account of fees and dues . . . . .	29,490 00
Commissions paid or allowed for collecting assessments . . . . .	5,176 19
Salaries and allowances of managers and agents not paid by commissions . . . . .	2,855 24
Salaries of officers . . . . .	4,849 26
Salaries and other compensation of office employees.	2,092 50
Rent, \$1,215.61; advertising and printing, \$1,308.58. . . . .	2,524 19
Insurance department fees and agents' licenses, \$128.15; legal expenses, \$590.71. . . . .	718 86
All other items, viz.: Express, \$1,943.39; postage, \$2,393.73; travelling expenses, \$3,210.10; medical advice, \$96.40; revenue, \$217.89; exchange, \$5.35 . . . . .	7,866 86
(Total expenses, \$55,573.10.)	
Total disbursements . . . . .	\$92,810 81
Balance . . . . .	\$7,589 56

LEDGER ASSETS.

Agents' debit balances secured .....	\$195 77	
Cash in office, \$645.90; deposited in banks, \$6,747.89.....	7,395 79	
Total net ledger assets .....		\$7,589 56

NON-LEDGER ASSETS.

Furniture .....	\$1,300 00	
Premiums or assessments due and unpaid on last call made within sixty days on insurance in force .....	\$6,751 45	
Less cost of collecting same .....	613 95	
		6,137 50
Total non-ledger assets .....		\$7,437 50
Gross assets .....		\$15,027 06

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter and stationery, etc. ....	\$1,300 00	
Excess of items 14 and 15 over charges for liability on same account .....	6,137 50	
Total . . . . .		7,437 50
Total admitted assets .....		\$7,589 56

NON-LEDGER LIABILITIES.

Advance assessments . . . . .		\$66 00
Balance to protect contracts .....		\$7,523 56
Reserve or emergency (less included in liability or assets unadmitted) .....	\$6,023 56	
General or expense (less included in liability or assets unadmitted) .....	1,500 00	
Total special funds .....		\$7,523 56

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSI- NESS OF THE YEAR.	BUSI- NESS IN WIS- CONSIN DURI'G YEAR.
	No.	No.
Policies or certificates in force December 31 (beginning of year)..	9,442	.....
Policies or certificates written or increased during the calendar year .....	9,830	96
Total .....	19,272	96
Deduct decreased or ceased to be in force during the year.....	12,474	37
Total policies or certificates in force December 31 (end of year) .....	6,798	59
Losses and claims incurred during the calendar year.....		\$37,202 57

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year, \$404.10.

Give amount of entrance or membership fee, whether retained by agent or not per capita, \$2.00; total entrance fees, \$192.00.

Total annual dues, \$212.10.

What is the maximum amount of the certificate or certificates issued on any one life? \$600.00. Give limiting ages for admission, 16 to 55 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Guaranteed by extra assessment clause. No dividends.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund, \$6,023.56. For what purpose, how is it created, and where deposited? In protection of policies set aside from assessments. In bank.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? By card to last address 20 days before meeting. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all policy holders or members of the association? \$6,000.00 (about).

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

# TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA,

*St. Louis, Missouri.*

[Incorporated June 9, 1890; commenced business July 1, 1890.]

President, E. C. BURROWS. 1st Vice Pres., M. D. JOHNSTON.  
Secretary, LOUIS T. LABEAUME. 2d Vice Pres., ROBERT M. SIMONS.  
Home Office, CHEMICAL BUILDING.

Attorney for service in process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, September 29, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31 of previous  
year . . . . . \$42,543 43

## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications .....	\$9,312 00	
Annual dues as per contract .....	173,982 03	
Total paid by members .....	\$183,294 03	
Interest .....	1,938 12	
From all other sources, viz.: Transfers, \$161.50; buttons, \$641.86; official publication, \$2,388.60; office fixtures, \$25.00 .....	3,216 96	
Total income during the year .....	\$188,449 11	
Sum . . . . .	\$230,992 54	

## DISBURSEMENTS DURING YEAR.

Specific benefit claims paid .....	\$88,525 07	
Advance payments returned to rejected applicants .....	233 90	
Total paid to members .....	\$88,758 97	
Commissions and fees retained by state divisions..	38,615 77	
Salaries of officers .....	3,300 00	
Salaries and other compensation of office employees..	2,733 95	
Rent, \$735.00; taxes, \$9.75; advertising and printing, \$1,751.73 .....	2,496 48	
Insurance department fees and agents' licenses, \$214.80; legal expenses, \$3,244.75 .....	3,459 55	
All other items, viz.: Miscellaneous .....	15,472 35	
(Total expenses, \$65,078.10.)		
Total disbursements . . . . .	\$154,837 07	
Balance . . . . .	\$76,155 47	

## LEDGER ASSETS.

Cash in office, \$447.62; deposited in banks, \$75,707.85 .. \$76,155 47

## NON-LEDGER LIABILITIES.

Claims reported probable liability . . . . . \$20,000 00

Balance to protect contracts . . . . . \$56,155 47

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	15,025	\$75,125,000	807	\$4,035,000
Policies or certificates written or increased during the calendar year .....	4,656	23,280,000	66	330,000
Total .....	19,681	\$98,405,000	873	\$4,365,000
Deduct decreased or ceased to be in force during the year .....	2,111	10,555,000	79	395,000
Total policies or certificates in force December 31 (end of year) .....	17,570	\$87,850,000	794	\$3,970,000
Losses and claims unpaid December 31 (beginning of year) .....	773	\$88,525 07	47	\$6,347 89
Losses and claims scaled down, compromised or paid during the year.....	773	\$88,525 07	47	\$6,347 89

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$4,361.04; expense, \$2,929.36; total, \$7,290.40.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$2.00; per \$5,000; total entrance fees, \$2.00.

Give amount of annual dues, if any, per capita, \$10.00, per \$5,000; total annual dues, \$173,982.03.

What is the maximum amount of the certificate or certificates issued on any one life? \$5,000.00. Give limiting ages for admission, 18 to 60 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? \$5,000.00 in case of death from accidental cause and \$25.00 weekly indemnity for accidental injuries.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Semi-annually in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? By mail by secretary. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$10.00 dues, annually.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

**UNION MEN'S MUTUAL INSURANCE COMPANY,**  
*Duluth, Minnesota.*

[Incorporated May 26, 1896; commenced business June 1, 1896.]

President, CHAS. LEYTZE.  
Secretary, DONALD D. McINNIS.

Vice President, F. H. LOUNSBERRY.  
Home Office, 305-306 PALLADIE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 2, 1900.

**BALANCE SHEET.**

Amount of net ledger assets December 31 of previous year . . . . .	\$2,974 91
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**INCOME DURING YEAR.**

Gross amount of membership fees required or represented by application . . . . .	\$10,485 00
Premiums or assessments: Specific benefits, \$650.00; temporary disability benefit, \$9,193.42; expense, \$6,292.69 . . . . .	16,136 11
Total paid by members . . . . .	\$26,621 11
Interest . . . . .	16 20
Rents . . . . .	24 00
Total income during the year . . . . .	\$26,661 31
Sum . . . . .	\$29,636 22

**DISBURSEMENTS DURING YEAR.**

Specific benefit claims paid . . . . .	\$650 00
Accident claims, \$5,693.92; sick claims, \$3,065.56 . . . . .	8,749 48
Advance payments returned to rejected applicants . . . . .	12 64
Total paid to members . . . . .	\$9,412 12
Commissions and fees retained by or paid or allowed to agents on account of fees and dues . . . . .	10,485 00
Commissions paid or allowed for collecting assessments . . . . .	1,267 55
Salaries and allowances of managers and agents not paid by commissions . . . . .	1,036 75
Salaries of officers, \$1,273.00; other compensation of officers, medical examiner, \$34.00 . . . . .	1,307 00
Salaries and other compensation of office employees . . . . .	846 15
Rent, \$320.50; taxes, \$9.89; advertising and printing, \$697.62 . . . . .	1,028 01
Insurance department fees and agents' licenses, \$295.15; legal expenses, \$133.50 . . . . .	428 65
All other items, viz.: Operating expenses . . . . .	378 58
(Total expenses, \$16,777.69.)	
Total disbursements . . . . .	\$26,189 81
Balance . . . . .	\$3,446 41

## LEDGER ASSETS.

Five \$100.00 U. S. bonds, \$500.00; two \$20.00 U. S. bonds, \$40.00	\$540.00
Cash in office, \$112.98; deposited in banks, \$2,793.43..	2,906 41
\$540.00 U. S. bonds at 3 per cent. interest, deposited in the First Nat. Bank.	
<b>Total net ledger assets</b>	<b>\$3,446 41</b>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value, not including interest	\$60 00
Premiums or assessments due and unpaid on last call made within sixty days on insurance in force	\$1,675 00
Less cost of collecting same	131 60
	1,543 40
<b>Total non-ledger assets</b>	<b>\$1,603 40</b>
<b>Gross assets</b>	<b>\$5,049 81</b>
<b>Total admitted assets</b>	<b>\$5,049 81</b>

## NON-LEDGER LIABILITIES.

<b>Claims reported probable liability</b>	<b>\$1,025 00</b>
<b>Balance to protect contracts</b>	<b>\$4,024 81</b>
Mortuary (less included in liability or assets unadmitted)	\$1,478 40
Reserve or emergency (less included in liability or assets unadmitted)	1,058 89
General or expense (less included in liability or assets unadmitted)	1,487 52
<b>Total special funds</b>	<b>\$4,024 81</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year)	1,273	\$36,787 50		
Policies or certificates written or increased during the calendar year	2,101	203,837 50	405	\$36,425 00
<b>Total</b>	<b>3,374</b>	<b>\$300,625 00</b>	<b>405</b>	<b>\$36,425 00</b>
Deduct decreased or ceased to be in force during the year	1,703	144,537 50	157	14,400 00
<b>Total policies or certificates in force December 31 (end of year)</b>	<b>1,671</b>	<b>\$156,087 50</b>	<b>248</b>	<b>\$22,025 00</b>
Losses and claims incurred during the calendar year, 264 accident claims, 157 sick claims, 7 death claims; total	418	\$9,412 12	23	\$554 11
Losses and claims scaled down, compromised or paid during the year	418	\$9,412 12	23	\$554 11



## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$628.75; expense, \$401.94; total, \$1,030.69.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$3.00 to \$5.00; total entrance fees, \$2,017.00.

Give amount of annual dues, if any, per capita, \$1.00 to \$40.00; total annual dues, \$16,136.11.

What is the maximum amount of the certificate or certificates issued on any one life, \$500.00. Give limiting ages for admission, 18 to 55 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific beneficiary indemnity assets used for any purpose except to pay specific benefit or indemnity claims? Yes; 10 per cent of premiums received since Oct. 1st, 1899, as special reserve fund, as required.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly, quarterly, semi-annually and annually.

Does the association reserve in its by-laws or policy the right to levy extra assessments? No.

What is the amount of the society's emergency or reserve fund, \$3,446.41; Special reserve fund, \$1,958.89. General fund, \$1,487.52. Deposited in First National Bank, Duluth, Minn.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. Fifteen days prior to annual meeting. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? Yes.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$1,675.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

## WESTERN RELIEF ASSOCIATION,

*Oshkosh, Wisconsin.*

[Incorporated April 6, 1899; commenced business April 15, 1899.]

President, J. H. JENKINS.

Secretary, GEORGE O. SANDERS.

Home Office, 144 MAIN STREET.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .. . . . . .	\$419 82
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## INCOME DURING YEAR.

Gross amount of membership fees required or represented by applications .....	\$14,757 00
Premiums or assessments: Temporary disability benefit, \$11,350.50; expense, \$11,350.50 .....	22,701 00
Total paid by members .....	\$37,458 00
From all other sources, viz.: Licenses, \$99.40; rent, \$60.25; general expenses, \$11.26; travelling expenses, \$73.37; advertising and printing, \$3.50.....	247 78
Total income during the year.....	\$37,705 78
Sum .. . . . . .	\$38,125 60

## DISBURSEMENTS DURING YEAR.

Temporary disability benefit claims paid.....	\$11,472 41
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	14,286 00
Commissions paid or allowed for collecting assessments .....	1,904 78
Salaries and allowances of managers and agents not paid by commissions .....	1,414 44
Salaries of officers .....	3,023 51
Salaries and other compensation of office employees .....	1,069 15
Rent, \$198.00; advertising and printing, \$488.88.....	686 88
Insurance department fees and agents' licenses, \$229.00; legal expenses, \$35.00 .....	264 00
All other items, viz.: General expense, \$378.03; furniture and fixtures, \$299.12; postage and stationery, \$831.79; travelling expense, \$1,435.84.....	3,044 78
(Total expenses, \$25,693.54.)	

Total disbursements .. . . . . .	\$37,165 95
Balance . . . . .	\$959 65

## WESTERN RELIEF ASSOCIATION.

## LEDGER ASSETS.

Cash in office, \$428.51; deposited in bank, \$720.55....	\$1,149 06
German National Bank .....	\$596 72
National Union Bank .....	124 83
Agents' credit balances .....	189 41
<b>Total net ledger assets .....</b>	<b>\$959 65</b>

## NON-LEDGER ASSETS.

Premiums or assessments due and unpaid on last call made within sixty days on insurance in force..	\$3,105 00
Less cost of collecting same .....	155 25
	<b>\$2,949 75</b>
<b>Total admitted assets .....</b>	<b>\$3,909 40</b>

## NON-LEDGER LIABILITIES.

Temporary disability benefit claims reported probable liability .....	\$741 05
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued.....	119 19
Advance assessments .....	880 00
<b>Total actual liabilities .....</b>	<b>\$1,740 24</b>
<b>Balance to protect contract .....</b>	<b>\$2,169 16</b>

## EXHIBIT OF POLICIES OR CERTIFICATES.

	BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	1,365	\$136,500
Policies or certificates written or increased during the calendar year .....	4,919	491,900
<b>Total .....</b>	<b>6,284</b>	<b>\$628,400</b>
Deduct decreased or ceased to be in force during the year .....	3,179	317,900
<b>Total policies or certificates in force December 31 (end of year) .....</b>	<b>3,105</b>	<b>\$310,500</b>
Losses and claims incurred during the calendar year.....	758	\$12,213 46
Losses and claims scaled down, compromised or paid during the year .....	700	11,472 41
Losses and claims unpaid December 31 (end of year).....	581	\$741 05

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year. Specific benefit and indemnity, \$11,350.50; expense, \$11,350.50; total, \$22,701.00.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$3.00; total entrance fees, \$14,757.00.

What is the maximum amount of the certificate or certificates issued on any one life? \$100.00. Give limiting ages for admission, 18 to 50 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Monthly, in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? No. When and how? Date of annual meeting contained in constitution and by-laws. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? No.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$3,105.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

# WOODMEN ACCIDENT ASSOCIATION.

## WOODMEN ACCIDENT ASSOCIATION,

*Lincoln, Nebraska.*

[Incorporated July 8, 1890; commenced business, August 11, 1890.]

President, A. O. FAULKNER.  
Secretary, C. E. SPANGLER.

Vice President, A. R. TALBOT.  
Home Office, 109 SOUTH 10TH ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 1, 1900.

### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year .....	\$16,522 11
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### INCOME DURING YEAR.

Certificate fees .....	\$10,600 41
Gross amount of membership fees required or represented by applications .....	31,278 00
Annual dues as per contract .....	17,663 76
Premiums or assessments (not collected separate):	
Benefit benefits .....	44,506 80
Rents .....	60 00
From all other sources, viz.: Protested draft paid for by association, new draft received .....	20 58
Total income during year .....	\$104,129 55
Sum ..	\$120,651 66

### DISBURSEMENTS DURING YEAR.

Specific benefit claims paid .....	\$4,866 00
Temporary disability benefit claims paid .....	24,252 07
Advance payments returned to rejected applicants .....	25 60
Total paid to members .....	\$39,143 67
Commissions and fees retained by or paid or allowed to agents on account of fees and fees retained .....	31,278 00
Salaries of officers .....	8,878 20
Salaries and other compensation of office employees .....	3,204 99
Rent, \$578.00; advertising and printing, \$1,757.90 .....	2,335 90
Postage, \$2,224.41; legal expenses, \$310.61 .....	2,535 02
All other items, viz.: Insurance fees and licenses .....	667 15
Sundry, \$486.47; Prem. life policy assigned to association, \$176.70 .....	663 17
Commission to agents, \$4,719.12; furniture, \$159.30 .....	4,878 42
(Total expenses, \$54,440.85.)	
Total disbursements ..	\$93,584 52
Balance ..	\$27,067 14

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$7,500 00	
Deposited with S. Allen, treasurer.....	19,567 14	
Total net ledger assets .....		\$27,067 14

## NON-LEDGER ASSETS.

Due for premiums paid on life insurance policy assigned to association .....	\$176 70	
Market value of real estate over book value and incumbrances .....	2,500 00	
Premiums or assessments due and unpaid on last call made within sixty days on insurance in force .....	\$12,774 00	
Less cost of collecting same .....	1,277 40	
		\$11,496 60
Total non-ledger assets .....		\$14,173 30
Gross assets ..		\$41,240 44

## DEDUCT ASSETS NOT ADMITTED.

Depreciation from above net or ledger assets to bring same to market value .....	5,136 98	
Total admitted assets .....		\$36,103 66

## NON-LEDGER LIABILITIES.

Temporary disability benefit claims, adjusted, not yet due .....	\$954 89	
Temporary disability benefit claims in process of adjustment, \$4,502.23; reported probable liability, \$902.50 .....	5,404 73	
Total actual liabilities .....		\$6,359 62
Balance to protect contracts .....		\$29,743 84
Benefit (less included in liability or assets unadmitted) .....	\$4,777 32	
Reserve or emergency (less included in liability or assets unadmitted) .....	18,000 00	
General or expense (less included in liability or assets unadmitted) .....	6,966 52	
Total special funds .....		\$29,743 84

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	8,031	\$9,372,400 00	610	\$881,550 00
Policies or certificates written or increased during the calendar year ....	10,426	5,238,650 00	1,431	671,050 00
Total .....	18,457	\$14,611,050 00	2,091	\$1,552,600 00
Deduct decreased or ceased to be in force during the year .....	8,296	5,001,400 00	768	568,300 00
Total policies or certificates in force Dec. 31 (end of year) .....	10,161	\$9,609,650 00	1,323	\$984,300 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	189	\$5,225 96	11	\$275 63
Losses and claims incurred during the calendar year .....	1,397	40,973 53	127	2,662 15
Total .....	1,586	\$46,199 49	138	\$2,937 78
Losses and claims scaled down, compromised or paid during the year.....	1,230	39,118 07	88	1,951 72
Losses and claims unpaid Dec. 31 (end of year) .....	296	\$7,081 42	50	\$986 06

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during the year: Specific benefit and indemnity, \$3,751.35; expense, \$3,033.67; total, \$6,784.42.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$4.00; per \$1,000; total entrance fees, \$1,521.50.

Give amount of annual dues, if any, per capita, \$2.00; total annual dues as per item 2 of income, \$1,511.51.

What is the maximum amount of the certificate issued on any one life? \$3,000. Give limiting ages for admission, 18 to 65 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? If so, what amount and for what purpose? 10 per cent. for collections and disbursements.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

How are assessments levied or premiums collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance? Quarterly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments? Yes.

What is the amount of the society's emergency or reserve fund? \$18,000. For what purpose, how is it created, and where deposited? Pay claims, if necessary. Saved from collections. Deposited with treasurer and invested in real estate.

Are the officers and directors elected at an annual meeting of the members? Yes.

Are notices of election sent to members? Yes. When and how? Thirty days ahead by mail. Are proxies contained in application? No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? Yes.

Has the association paid and has it the ability to pay its certificates or policies to the full limit named therein? Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy holders or members of the association? \$20,334.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association? No.

Does the association issue any policies or certificates providing for the payment of disability or death benefits on the installment plan? No.

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# **Fraternal Beneficial Societies.**

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**Annual Statements for the Year Ending December 31,  
1900.**

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## ANCIENT ORDER UNITED WORKMEN,

*Fond du Lac, Wisconsin.*

[Commenced business February 2nd, 1877.]

Wisconsin Grand Lodge Officers: Grand Master, J. M. THAYER, Janesville;  
 Grand Recorder, F. M. GIVENS, Fond du Lac, Wis. Home Office, Cor. FOREST AVE. AND MACY ST.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..	\$10,561 33
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## INCOME DURING YEAR.

Gross amount paid by members for changing certificates .....	\$116 50
Gross amount of membership fees, for beneficiary certificates ..	1,519 00
Dues for expenses, per capita tax and extension tax .....	16,465 33
Assessments: Mortuary .....	216,787 95
Relief fund tax .....	6,995 50
Total paid by members .....	\$241,884 33
From all other sources, viz.: Lodge supplies .....	452 23
Galveston relief fund .....	42 85
Total income during the year .....	\$242,379 99
Sum .....	\$252,941 32

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$205,500 00
Salaries of managers and agents not paid by commissions .....	8,818 14
Salaries of officers .....	2,100 00
Salaries and other compensation of office employees ..	312 00
Advertising and printing .....	545 05
All other items, viz.: Postage, express and telegraph, \$313.64; legal expenses, \$125.54; governing bodies, \$1,542.49; official publication, \$339.08; insurance departments, \$68.00; miscellaneous, \$312.20; Galveston relief, \$441.15 .....	4,192 10
Relief fund .....	10,496 00
Total disbursements ..	\$231,963 89
Balance ..	\$20,977 43

LEDGER ASSETS.

Deposited in First National Bank, Appleton..... \$20,977 43

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies  
not yet turned over to supreme body ..... \$18,233 19

Gross assets .. ..... \$39,210 62

DEDUCT ASSETS NOT ADMITTED.

Excess of items 14 of assets over item 2 of liabilities... 3,483 19

Total admitted assets ..... \$35,727 43

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported..... \$14,750 00  
All other liabilities, viz.: Organizers' salaries..... 515 23

Total liabilities .. ..... \$15,265 23

Balance to protect contracts ..... \$20,462 20

Mortuary (less amount thereof included in liabilities and assets not admitted) ..... \$3,255 62

Emergency or relief (less amount thereof included in liabilities and assets not admitted) ..... 6,939 00

Expense (less amount thereof included in liabilities and assets not admitted) ..... 5,267 58

Total special funds ..... \$20,462 20

EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year 1900) .....	8,386	\$13,989,000 00
Policies or certificates written or increased during the calendar year .....	1,545	1,817,000 00
Total .....	9,931	\$15,806,000 00
Deduct decreased or ceased to be in force during the year....	1,043	1,393,000 00
Total policies or certificates in force Dec. 31 (end of year) .....	8,888	\$14,413,000 00
Losses and claims unpaid Dec. 31 (beginning of year).....		\$18,250 00
Losses and claims incurred during the calendar year.....	109	202,000 00
Total .....		\$220,250 00
Losses and claims scaled down, compromised or paid during the year .....		205,500 00
Losses and claims unpaid Dec. 31 (end of year).....		\$14,750 00
Assessments collected during the year .....		\$216,787 95

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during 1900: Mortuary. \$216,787.36; expense, \$18,596.54; total, \$242,379.99. Relief fund, \$6,995.50.

Give amount of entrance fee and how paid. Fixed by and paid to subordinate lodges.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme and grand body? \$1.00 per member as per capita tax; 16 cents per member to supreme lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000 and \$1,000. Give limiting ages for admission. 18 to 45.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed; does your insurance contain any dividend feature? Yes, by what is known as a relief fund. Controlled by the supreme lodge. Contains no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Assessment at age of entry and advance every five years.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. Relief fund when called for. Deposited in First National Bank, Appleton, Wis.

Are the officers, directors or trustees elected at an annual meeting of members? No. Elected at biennial meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. If not able to pay by levying twelve assessments, we apply to the supreme relief fund.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignment of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$17,600.00.

BOHEMIAN ROMAN CATHOLIC FIRST CENTRAL  
UNION OF THE U. S. A.,

*Cleveland, Ohio.*

[Incorporated April 9, 1887, under general law; commenced business Sept. 28, 1877.]

President, VACLAR JIROUISEK.  
Secretary, J. A. STUKBAUER.

Vice-President, JAN PEKLO.  
Home Office, 1137 BROADWAY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Dec. 17, 1891.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$16,562 82
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INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. ....	\$912 65
Assessments: Mortuary .....	151,948 14
Total paid by members .....	\$152,860 79
Interest .....	602 20
From all other sources, viz.: For supplies .....	201 79
Fine and penalty .....	20 00
Total income during the year.....	\$153,684 78
Sum ..	\$170,247 60

DISBURSEMENTS DURING YEAR.

Death claims .....	\$146,350 00
Salaries of officers, \$1,500.00; other compensation of officers, \$10.00 .....	1,510 00
Advertising and printing .....	256 70
All other items, viz.: Postage, express and telegraph, \$88.05; legal expenses, \$105.00 .....	193 05
Insurance departments, \$93.00; miscellaneous, \$65.40 ..	158 40
(Total expenses, \$2,118.15.)	
Total disbursements .....	\$148,468 15
Balance . . . . .	\$21,779 45

# 410 BOHEMIAN ROMAN CATHOLIC FIRST CENTRAL UNION.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$8,500 00
Cash in office, \$3,768.11; deposited in bank, \$9,511.34....	13,279 45
Society for Savings, Cleveland, O.....	\$3,662 55
Temporary deposit, Kaspar and Karel, bankers, Chicago, Ill. ....	5,848 79
<b>Total net ledger assets .....</b>	<b>\$21,779 45</b>

## NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	56 30
<b>Gross assets ..</b>	<b>\$21,834 75</b>

## DEDUCT ASSETS NOT ADMITTED.

Excess of item 14 of assets over item 2 of liabilities....	56 30
<b>Total special funds .....</b>	<b>\$21,779 45</b>
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$3,768 11
Reserve (less amount thereof included in liabilities and assets not admitted) .....	18,011 34
<b>Total special funds .</b>	<b>\$21,779 45</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force August 31 (beginning of year) .....	9,312	\$3,980,150 00	270	\$340,000 00
Policies or certificates written or in- creased during the calendar year.....	1,100	672,300 00	3	3,000 00
<b>Total .....</b>	<b>10,412</b>	<b>\$9,652,450 00</b>	<b>273</b>	<b>\$343,000 00</b>
Deduct decreased or ceased to be in in force during year .....	776	524,150 00	15	17,250 00
<b>Total policies or certificates in force August 31 (end of year)....</b>	<b>9,637</b>	<b>\$8,858,900 00</b>	<b>258</b>	<b>\$325,750 00</b>
Losses and claims incurred during the calendar year .....	139	\$146,350 00	7	\$8,800 00
Losses and claims scaled down, com- promised or paid during the year ....	139	146,350 00	7	8,800 00
<b>Assessments collected during year .....</b>	<b>22</b>	<b>\$151,319 25</b>	<b>22</b>	<b>\$4,853 94</b>

# MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during 1900: Mortuary, \$4,853.94; expense, \$28.14; total, \$4,882.08.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Amounts and manner of payment differ in subordinate bodies. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000 and \$100. Give limiting ages for admission. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed; does your insurance contain any dividend feature? Yes. Always money on hand to meet losses. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Six grades of assessments. Assessments levied on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes; three per cent. is transferred to the reserve fund.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? Reserve fund, 13 per cent. of all mortuary assessments levied, 10 per cent. of all funds arising from the sale of supplies to subordinate societies and five cents for every year of age of member at date of entry is transferred to said reserve fund; deposited at Cleveland, Ohio and Chicago, Ill.

Are the officers, directors or trustees elected at an annual meeting of members? No, at the biennial convention of delegates from subordinate societies.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignment of certificates to other than such persons allowed? Not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and reestablishing subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$6,878.15.

# BOHEMIAN ROMAN CATHOLIC CENTRAL UNION OF THE STATE OF WISCONSIN,

*Milwaukee, Wisconsin.*

[Incorporated Oct. 18, 1890, under laws of state of Wisconsin, approved Sept. 15, 1900. Organized Oct. 18, 1890.]

President, JOHN PAULU.  
Secretary, VIT SPIKA.

Vice-President, FRANK STUPKA.  
Home Office, 601 GERMANIA BLDG.

## BALANCE SHEET

Amount of net ledger assets December 31st of previous year . . . . .	\$15,027 89
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$16,757 70
Interest . . . . .	493 54
Total income during the year . . . . .	\$32,279 13

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$19,800 00
Salaries of officers . . . . .	300 00
Advertising and printing . . . . .	202 75
All other items, viz.: Postage, express and telegraph, \$66.33; legal expenses, 93.00 . . . . .	149 33
Miscellaneous . . . . .	6 00
Travelling expenses . . . . .	10 20
Total disbursements . . . . .	\$20,468 28
Balance . . . . .	\$11,810 85

## LEDGER ASSETS.

Mortgage loans on real estate, first liens . . . . .	\$10,250 00
Cash in office . . . . .	1,560 85
Total net ledger assets . . . . .	\$11,810 85

## NON-LEDGER ASSETS.

Interest due . . . . .	\$531 64
Total admitted assets . . . . .	\$12,342 49

NON-LEDGER LIABILITIES. (NONE.)

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	1,139	\$1,048,800 00	1,054	\$964,300 00
Policies or certificates written or increased during the calendar year ....	100	97,000 00	98	95,000 00
Total .....	1,239	\$1,145,800 00	1,152	\$1,059,300 00
Deduct decreased or ceased to be in force during year .....	53	46,900 00	.....	44,900 00
Total policies or certificates in force Dec. 31 (end of year) .....	1,186	\$1,098,900 00	.....	\$1,014,400 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	4	\$3,300 00	4	\$3,300 00
Losses and claims incurred during the calendar year .....	37	24,800 00	35	22,800 00
Total .....	41	\$28,100 00	39	\$26,100 00
Losses and claims scaled down, compromised or paid during the year....	32	19,800 00	30	17,800 00
Losses and claims unpaid Dec. 31 (end of year) .....	9	\$8,300 00	9	\$8,300 00

Received from members in Wisconsin during year: Mortuary, \$15,566.55; total, \$16,757.70.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? One dollar from 18 to 40 years and \$3.00 from 40 to 45 years. Paid after the applicant is admitted.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to the supreme or grand body? The whole amount is transferred to the Union as per schedule, from 30 cents to \$1.35 per month.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? From \$400 to \$1,000. Give limiting ages for admission. From 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? Yes, by monthly payments from each member and by reserve fund. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? Permanent disability is paid as a donation not to exceed one-half of the amount of policy held by such disabled member.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? They are graded. The assessments are levied on age at entry from 18 to 20, on \$1,000 55 cents, on \$500, 30 cents per month; 20 to 25, 75 cents for \$1,000, 40 cents for \$500; 20 to 35, \$1.00 for \$1,000, 50 cents for \$500; 35 to 40, \$1.10 for \$1,000, 55 cents for \$500; 40 to 45, \$1.25 for \$1,000, 65 cents for \$500.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes, incidental expenses, such as printing, postage, salaries of officers, travelling expenses and stationery.

Has the society any emergency or reserve funds? Yes. From surplus money not used during the year for running expenses, and ten per cent. will be laid aside from gross income upon all assessments. Said reserve fund is loaned on first real estate mortgages in this state.

Are the officers, directors or trustees elected at an annual meeting of members? No, at its bi-annual meeting, by representatives of local branches and its officers.

If the society agrees not to assess for death losses beyond a certain sum or



number of assessments, give all the facts in relation thereto. The officers are authorized to make special assessments not to exceed 50 cents per month, if the regular monthly assessment does not cover running expenses.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Yes. Are assignments of certificates to other than such persons allowed? Member may name beneficiaries outside of his family either to local branch, congregation which is incorporated, or to some other person, if such person assist such member, to support him and pay his dues.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein. All claims are paid and will continue to pay in full limit named therein.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? It does not.

What was the expected mortality for the year according to the actuaries' table of mortality? 2 per cent.

What is the aggregate amount of one assessment upon all the members of the society? \$1,123.06.

## CATHOLIC KNIGHTS OF AMERICA,

*St. Louis, Missouri.*

[Incorporated April, 1880; approved April 1, 1880. Voluntary association, organized May, 1877; commenced business May, 1887.]

President, P. J. O'CONNOR.  
Secretary, J. C. CARROLL.

Vice President, WM. BLAKESLIE.  
Home Office, ST. LOUIS, MO.

Wisconsin State Council Officers—President, J. H. M. Wigman, Green Bay; Secretary, Hy. Mul'Wland, Manitowoc.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 29, 1879.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$466,288 30

## INCOME DURING YEAR.

Gross amount of membership fees, note.....	\$1,945 00
Dues for expenses, per capita tax, etc.....	13,339 00
Assessments: Mortuary .....	768,319 58
Medical examiners' fees paid by applicant.....	977 50
Total paid by members .....	\$784,581 08
Interest, \$18,032.11; rent, \$712.78 .....	18,744 89
From all other sources, viz.: Fines, \$55.00; Journal, \$3,113.46 .....	3,168 46
Supplies, \$928.63; charter fees, \$210.00 .....	1,138 63
Total income during the year .....	\$807,633 06

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$730,226 69
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	7,168 28
Salaries of officers, \$7,200.01; other compensation of officers, \$1,318.40 .....	8,518 41
Other compensation of office employees.....	150 00
Medical salaries or fees paid supreme or grand med- ical supervisors .....	1,095 50
Rent, \$81.00; taxes, \$214.05; advertising and printing, \$364.68 .....	659 73
All other items, viz.: Postage, express and tele- graph, \$1,202.55; legal expenses, \$906.89.....	2,109 44
Governing bodies, \$877.70; official publication, \$4,354.99; Insurance departments, \$222.68 .....	5,455 37
Supplies, \$352.00; surety bonds, \$341.75 .....	693 75
Expert examiner, \$40.00; refunded overpayment, \$46.00; loss on bonds, \$673.84.....	765 84
(Total expenses, \$25,890.48.)	
Total disbursements ..	\$756,843 01
Balance ..	\$517,078 35

## LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$20,000 00
Book value of bonds (excluding interest) and stocks owned absolutely .....	492,942 32
German Nat. Bank, Vincennes, Ind.; Mercantile Mut. Co., St. Louis, Mo. ....	2,725 79
Mississippi Valley Investment Co.....	1,403 24
<b>Total net ledger assets .....</b>	<b>\$517,078 35</b>

## NON-LEDGER ASSETS.

Interest due, \$1,017.50; accrued, \$2,869.00.....	\$3,886 50
Due from subordinate bodies .....	6,754 27
Market value of bonds (not including interest) and stocks over book value .....	33,118 18
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	56,821 00
<b>Total non-ledger assets .....</b>	<b>\$100,579 95</b>
<b>Gross assets ..</b>	<b>\$617,658 30</b>

## DEDUCT ASSETS NOT ADMITTED.

Subordinate bodies' debit balances unsecured.....	\$6,754 27
Excess of assets over liabilities.....	21,404 00
Real estate cut down by insurance commissioner of Illinois. ....	4,000 00
<b>Total ....</b>	<b>32,158 27</b>
<b>Total admitted assets .....</b>	<b>\$585,500 03</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....	\$275 00
Losses in process of adjustment or reported.....	35,417 00
<b>Total liabilities ..</b>	<b>\$35,692 00</b>
<b>Balance, to protect contracts .....</b>	<b>\$549,808 03</b>
Comprised under the following funds:—	
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$35,853 98
Reserve and emergency (less amount thereof included in liabilities and assets not admitted).....	511,390 24
Expense (less amount thereof included in liabilities and assets not admitted) .....	2,563 81
<b>Total special funds .....</b>	<b>\$549,808 03</b>

## EXHIBIT OF POLICIES OR CERTIFICATES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	22,647	\$35,353,500	48	\$30,000
Policies or certificates written or increased during the calendar year .....	1,889	1,668,000	.....	.....
Total .....	24,536	\$37,021,500	.....	.....
Deduct decreased or ceased to be in force during year .....	1,410	1,941,500	7	\$14,000
Total policies or certificates in force December 31 (end of year) .....	23,126	\$35,080,000	41	\$76,000
Losses and claims unpaid December 31 (beginning of year) .....	30	\$47,042 00	.....	.....
Losses and claims incurred during the calendar year .....	417	719,087 00	.....	.....
Total .....	447	\$766,129 80	.....	.....
Losses and claims scaled down, compromised or paid during the year .....	423	730,226 69	1	\$2,000 00
Losses and claims unpaid December 31 (end of year) .....	24	\$35,903 11	.....	.....
Assessments collected during year.....	24	.....	.....	.....

Received from members in Wisconsin during 1900, mortuary, \$1,909.52; expense, \$26.50; total, \$1,936.02.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? One dollar, on entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Subordinate bodies regulate their own dues—none. A per capita tax is called semi-annually by supreme officers.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000.00 and \$500.00. Give limiting ages for admission? 18 to 45 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. By assessments only.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. Levied on age at entry. Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? Five per cent. to the reserve fund.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? By 5 per cent. of the mortuary assessments. Bond and all interest, etc. Mississippi Valley Trust Co., St. Louis, Mo., United States and other bonds.

Are the officers, directors or trustees elected at an annual meeting of members? No. Biennially by delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Only in states where the law permits.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actaries' table of mortality? Did not calculate.

What is the aggregate amount of one assessment upon all members of the society? \$32,200.00.

## CATHOLIC ORDER OF FORESTERS,

*Chicago, Illinois.*

[Incorporated May 24, 1883, under act concerning corporations; approved April 18, 1872.]

High Chief Ranger, THOS. H. CANNON.

High Secretary, THEO. B. THIELE.

Vice High Chief Ranger, MAJ. AIME TALBOT.

Home Office, 1231-1235 STOCK EXCHANGE BLDG.

Wisconsin Grand Lodge Officers—State Chief Ranger, Thos. J. Callen, Room 5, Evening Wisconsin Bldg.; Milwaukee, Wis.; State Secretary, Gustave Keller, Appleton, Wis.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, September 11, 1887.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year .. . . . \$190,036 82

## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc.....	\$41,563 00
Assessments: Mortuary .....	752,708 66
Total paid by members .....	\$794,271 66
Interest .....	161 71
From all other sources, viz.: Charter fees, \$8,625.00; merchandise sold, \$8,822.17; certificate fees, poli- cies written, \$7,873.70; subordinate court bond pre- miums, \$9,647.50; subordinate courts disbanded charged off, endowment acct., \$4.04, general acct., \$2.25 .....	34,974 66
Total income during the year .....	\$829,408 03
Sum .. . . .	\$1,019,444 85

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$655,000 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	6,900 00
Salaries of officers, \$5,500.00; other compensation of officers, \$843.80 (auditors) .....	6,343 80
Salaries and other compensation of office employees..	15,475 92
Rent, \$2,235.50; advertising and printing, \$2,910.83....	5,146 33
All other items, viz.: Postage, express and tele- graph and telephone, \$1,504.15; legal expenses, \$1,126.26; governing bodies, \$1,539.85; official publica- tion, \$10,993.10; insurance departments, \$747.19; mis- cellaneous, \$1,007.37 .....	16,917 92
Sub. Ct. bonds, \$9,585.75; H. lease bond, \$620.85; sub. Ct. Sup., \$9,068.30; sub. Cts. chgd off, \$111.29; Flx. and Sup. charged off, \$91.84 .....	19,478 13
(Total expenses, \$70,262.10.)	
Total disbursements .....	\$725,262 10
Balance .. . . .	\$294,182 75

## LEDGER ASSETS.

Cash deposited in Milwaukee Nat. Bank, \$143,748.93;	
Ex. Nat. Bank., \$16,268.06; First Nat. Bank,	
\$65,868.10 .....	\$225,885 08
Cash. Dep. Treas. P. O. in trust, \$5,000.00; cash Dep.	
M. Schweisthal & Co. (failed), \$17,376.54; cash in	
hand late H. treasurer, M. Cyr, \$3,682.67; due	
from Sub. Cts. End. Assn., \$30,977.78; due from Sub.	
Cts. general account, \$9,658.67; Fur. and supplies on	
hand, \$3,514.50; due from state Sts., \$77.65.....	70,287 81
Total .....	\$296,172 89
Due Sub. Cts. Cr. Bal's, \$1,915.14; outstanding check	
against above, \$75.00 .....	1,990 14
Total net ledger assets .....	\$294,182 75

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed mat-	
ter, stationery, etc. ....	\$3,514 50
Balance due from late H. treasurer, M. Cyr, \$3,682.67;	
balance due from M. Schweisthal & Co., \$17,367.54;	
cash on Dep. P. Q., \$5,000.00; due from Sub. Cts.	
expense Ass'n, exp. and cer., \$9,658.67 .....	35,717 88
Total .. .....	\$39,232 38
Total admitted assets .....	\$254,950 37

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$83,000.00;	
resisted, \$2,000.00 .. .....	\$85,000- 00
Balance, to protect contracts .....	\$169,950 37
Mortuary (less amount thereof included in liabilities	
and assets not admitted) .....	\$151,452 48
Expense (less amount thereof included in liabilities	
and assets not admitted) .....	18,497 89
Total special funds .....	\$169,950 37

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	79,895	\$84,609,900 00	9,514	\$9,571,000 00
Policies or certificates written or increased during the calendar year.....	8,833	9,373,000 00	1,152	1,462,000 00
Total .....	88,728	\$93,982,900 00	10,666	\$11,033,000 00
Deduct decreased or ceased to be in force during year .....	1,197	1,289,000 00	392	459,000 00
Total policies or certificates in force Dec. 31 (beginning of year)	87,531	\$92,693,900 00	10,274	\$10,574,000 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	76	\$32,700 00	10	\$11,000 00
Losses and claims incurred during the calendar year .....	611	657,300 00	49	52,000 00
Total .....	687	\$740,000 00	59	\$63,000 00
Losses and claims scaled down, compromised or paid during the year.....	608	655,000 00	55	59,500 00
Losses and claims unpaid Dec. 31 (end of year) .....	79	\$85,000 00	4	\$3,500 00
Assessments collected during year ....	12	\$738,880 58	12	\$85,180 49

Received from members in Wisconsin during 1900: Mortuary, \$85,180.49; expense, \$5,137.00; total, \$90,317.49.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid. \$2.50 to \$5.00; paid to Sub. Cts.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$4.00 to \$6.00 paid monthly to Sub. Cts.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000.00-\$500.00. Give limiting ages for admission. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? Graded. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. Age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited? Only as shown in balances.

Are the officers, directors or trustees elected at an annual meeting of the members? No. If not, how are they chosen? Biennial.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Flancees. Are assignments of certificates to other than such persons allowed? No.

Does the society pay any commission to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$62,686.23.



# CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION,

*Auburn, New York.*

[Incorporated Jan. 31, 1893, under insurance law, approved 1892, chapter 692; commenced business Jan. 1, 1893.]

President, THOMAS H. O'NEILL. 1st Vice-President, D. E. McDONALD.  
Secretary, MARY G. CONNELLY. 2d Vice-President, ZITA P. HANNON.  
Home Office, AUBURN, N. Y.

Grand Lodge Officers: President, THOS. H. O'NEILL, 120 Genesee St.; Secretary, MARY G. CONNELLY, 314 Metcalf Bk.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Oct. 8, 1893.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$18,959 22
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## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. . . . .	\$12,145 46
Assessments: Mortuary, \$46,698.65; Reserve, \$5,189.16. . . . .	51,887 81
Medical examiners' fees paid by applicant, relief fund . . . . .	4,375 60
Total paid by members . . . . .	\$68,408 87
Interest . . . . .	754 84
Total income during the year. . . . .	\$69,163 71
Sum . . . . .	\$88,122 93

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$43,000 00
Temporary disability . . . . .	4,152 00
Total paid to members . . . . .	\$47,152 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	2,206 00
Salaries of managers and agents not paid by commissions . . . . .	2,275 00
Other compensation of officers (auditors, trustees and deputies) . . . . .	277 54
Salaries and other compensation of office employees biennial convention, etc. . . . .	2,782 46
Rent, \$270.00; advertising and printing, \$548.78 . . . . .	818 78
All other items, viz.: Postage, express and telegraph, \$300.00; official publication, \$1,356.13; insurance departments, \$262.00; miscellaneous, \$789.51 . . . . .	2,707 64
(Total expenses, \$11,067.42.)	
Total disbursements . . . . .	\$58,219 42
Balance . . . . .	\$29,903 51

## LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$1,020 50	
Mortgage loans on real estate, first liens .....	10,125 00	
Book value of bonds (excluding interest) and stocks owned absolutely .....	2,940 00	
National Bank, Auburn, N. Y., beneficiary and re- lief reserve .....	11,265 39	
Mortuary relief and general expense fund, Cayuga Co. Bank .....	4,552 62	
<b>Total net ledger assets .....</b>		<b>\$29,903 51</b>

## NON-LEDGER ASSETS.

Interest due, \$5.84; accrued, \$280.54 .....	\$286 38	
Bills due from Sub. Councils .....	1,621 17	
Market value of real estate over book value .....	479 50	
Market value of bonds (not including interest) and stocks over book value .....	60 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	4,895 22	
<b>Total non-ledger assets .....</b>		<b>\$7,342 27</b>
<b>Gross assets .....</b>		<b>\$37,245 78</b>

## DEDUCT ASSETS NOT ADMITTED.

<b>Excess of item 14 of assets over item 2 of liabilities ....</b>	<b>1,895 22</b>
<b>Total admitted assets .....</b>	<b>\$35,350 56</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....	\$1,500 00	
Losses in process of adjustment or reported.....	3,000 00	
<b>Total liabilities ..</b>		<b>\$4,500 00</b>
<b>Balance, to protect contracts .....</b>		<b>\$30,850 56</b>
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$985 29	
Reserve (less amount thereof included in liabilities and assets not admitted) .....	25,327 74	
Emergency (less amount thereof included in liabilities and assets not admitted) .....	2,472 90	
Expense (less amount thereof included in liabilities and assets not admitted) .....	2,064 63	
<b>Total special funds .....</b>		<b>\$30,850 56</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	5,181	\$4,964,750 00	303	\$215,000 00
Policies or certificates written or increased during the calendar year.....	1,487	1,150,000 50	555	400,500 00
Total .....	6,668	\$6,114,750 00	858	\$615,500 00
Deduct decreased or ceased to be in force during year .....	405	344,500 00	60	34,000 00
Total policies or certificates in force Dec. 31 (end of year).....	6,263	\$5,770,250 00	798	\$581,500 00
Losses and claims incurred during the calendar year .....	43	\$47,500 00	3	\$2,500 00
Total .....	*59½	\$43,000 00	3	\$2,500 00
Losses and claims settled down, compromised or paid during the year.....	†3½	4,500 00		
Losses and claims unpaid Dec. 31 (end of year) .....	‡12	\$57,459 61	§.....	

\*Paid.

†Unpaid.

‡Assessments.

§Collected on assessments.

Received from members in Wisconsin during 1900: Mortuary, \$3,340.77; expense, \$584.39;; relief, \$375.50; total, \$4,300.66.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? \$2.00 paid at initiation.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$3.00, paid monthly, 25 cents; 17½ cents transferred quarterly to supreme council for each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000.00 \$500.00. Give limiting ages for admission. 18 to 50. Certificates for \$3,000 are no longer issued.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? They do not.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits? No. Temporary disability claims paid from relief fund.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? Graded according to age. If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment. On age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? It has. For what purpose, how created, and where deposited? To meet an excessive death rate 10 per cent. beneficiary receipts transferred to Reserve National Bank, Auburn, N. Y., and investments.

Are the officers, directors or trustees elected at an annual meeting of the members? Biennial convention by representatives.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. These losses to be paid from the reserve.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? It has.

Does the society pay any commission to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$4,800.00.

## EQUITABLE FRATERNAL UNION,

*Neenah, Wisconsin.*

[Incorporated August, 1897, under laws of 1895, approved April 10, 1895, chapter 175; commenced business, August, 1897.]

President, F. T. RUSSELL.  
Secretary, MERRITT L. CAMPBELL.

Vice-President, EDWIN L. BARNES.  
Home Office, NEENAH, WIS.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year .. . . . \$10,207 56

## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. ....	\$3,470 50	
Assessments: Mortuary .....	32,939 58	
Supreme medical examiners' fees paid by applicant..	129 25	
Total paid by members .....	\$36,539 33	
Interest, \$254.77; rent, \$4.00 .....	258 77	
From all other sources, viz.: Sale assembly supplies, change of benefit contract fees, etc. ....	993 06	
Total income during the year.....		\$37,791 16
Sum . . . . .		\$47,998 72

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$14,167 10	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	\$2,198 97	
Salaries of managers and agents not paid by com- missions .....	750 00	
Salaries of officers .....	1,158 34	
Salaries and other compensation of office employees.	806 00	
Medical salaries or fees paid supreme or grand med- ical supervisors .....	137 25	
Rent, \$178.50; advertising and supplies, \$1,676 60.....	1,855 10	
All other items, viz.: Postage, express and tele- graph, \$300.01; legal expenses, \$117.89; office publi- cation, \$40.00; insurance departments, \$28.00; miscel- laneous, \$612.42 .....	1,093 32	
(Total expenses, \$3,002.98.)		
Total disbursements .. . . .		\$22,170 08
Balance . . . . .		\$25,828 64

## LEDGER ASSETS.

Mortgage loan on real estate, first liens .....	\$11,200 00	
Cash, deposited in bank .....	14,628 64	
Total net ledger assets .....		\$25,828 64

## NON-LEDGER ASSETS.

Interest accrued .....	\$221 08	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	9,335 60	
Total non-ledger assets .....		\$9,556 68
Gross assets ..		\$35,385 32

## DEDUCT ASSETS NOT ADMITTED.

Excess of item 14 of assets over item 2 of liabilities....	8,617 60	
Total admitted assets .....		\$26,767 72

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported .....	\$718 00	
All other liabilities, viz.: Money advanced by supreme officers and remaining unpaid, \$1,000.00; borrowed money, \$175.00 .....	1,475 00	
Total liabilities ..		\$2,193 00
Balance, to protect contracts.....		\$24,574 72
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$10,511 35	
Reserve (less amount thereof included in liabilities and assets not admitted) .....	15,288 06	
Expense (less amount thereof included in liabilities and assets not admitted) .....	250 31	
	\$26,049 72	
Less last item of liabilities .....	1,475 00	
Total special funds .....		\$24,574 72

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year....	3,010	\$5,941,000 00
Policies or certificates written or increased during the calendar year .....	2,645	4,329,000 00
Total .....	5,655	\$10,270,000 00
Deduct decreased or ceased to be in force during year, 216; contracts not accepted, 130 .....	346	546,000 00
Total policies or certificates in force Dec. 31 end of year)	5,309	\$9,724,000 00
Losses and claims incurred during the calendar year.....	10	\$21,000 00
Total .....	10	\$21,000 00
Losses and claims scaled down, compromised or paid during the year, beneficiary reserve .....	9	{ 13,167 10 5,832 90
Losses and claims unpaid Dec. 31 (end of year) beneficiary reserve .....	1	{ \$718 00 282 00
Assessments collected during year .....	5	\$32,939 58

Received from members in Wisconsin during 1900: Mortuary, \$32,939.58; expense, \$4,592.81; total, \$37,532.39.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid. \$6.25, including examination fees. Paid by the applicant.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$2.00 to \$3.00; \$1.00 paid semi-annually, fifty cents per member in January and July of each year.

What is the maximum and minimum amount of the certificates or certificates issued on any one life? \$3,000 and \$1,000. Give limiting ages for admission. 18 to 49 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary disability benefits? No. Pays old age disability benefits only to members over 10 years of age.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? Graded assessments according to age at date of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. Old age benefit claims. Ten per cent. of assessments used for expense purposes.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? For payment of death and old age benefit claims. See Sec. 80, General Laws of Society. Loaned on real estate. Depository, Manufacturers National Bank, Kenosha, Wis.

Are the officers, directors or trustees elected at an annual meeting of members of Supreme Assembly? Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. If after collecting twelve assessments in any one year, there are death or old age benefit claims yet due, they shall be paid from the reserve fund. See, Sec. 74 General Laws.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No, except to member's estate. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? With no allowance for recent examinations, 9.1.

What is the aggregate amount of one assessment upon all the members of the society? \$9,335.60.



# GEGENSEITIGE UNTERSTUETZUNGS-GESELLSCHAFT GERMANIA,

*Milwaukee, Wisconsin.*

[Incorporated July 19, 1888, under law of 1878; approved July 19, 1888, chapter 86; commenced business July 15, 1888.]

President, ROB. S. RUDOLPH,  
Secretary, IGNAZ WETZEL.

Vice-President, CHAS. BRUGGMANN.  
Home Office, 328 BROADWAY.

Wisconsin Grand Lodge Officers: President, ROB. L. RUDOLPH, 598 Sixth Ave., Milwaukee; IGNAZ WETZEL, 328 Broadway, Milwaukee, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$61,457 28
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$2,485 00
Dues for expenses, per capita tax and extra assessment . . . . .	3,530 00
Assessments: Mortuary, \$28,807.56; reserve, \$4,440.00 . . .	33,247 56
Medical examiners' fees paid by applicant . . . . .	745 50
<b>Total paid by members . . . . .</b>	<b>\$40,008 06</b>
Interest . . . . .	2,945 67
From all other sources, viz.: Dividend of receiver, S. S. Savings Bank . . . . .	22 78
Festivals, \$421.07; charter fees, \$285.00; books, blanks, jewels, certificates, \$954.00 . . . . .	1,660 17
<b>Total income during the year . . . . .</b>	<b>\$44,636 68</b>
<b>Sum . . . . .</b>	<b>\$106,093 96</b>

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$26,375 00
Temporary disability . . . . .	910 00
Payments returned to applicants or members . . . . .	121 00
<b>Total paid to members . . . . .</b>	<b>\$27,406 00</b>
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	85 00
Initiation fees returned to subordinate bodies . . . . .	2,485 00
Salaries of officers, \$1,150.00; other compensation of officers, \$567.98 . . . . .	1,717 98
Medical examiners' fees, paid subordinate medical examiners . . . . .	745 50
Rent, \$50.00; advertising and printing, \$221.75; postage, express and telegraph, \$129.18; governing bodies, \$582.24; official publication, \$778.29; insurance departments, \$68.00; books, jewels, etc., \$281.00 . . . . .	2,110 46
<b>Total expenses, \$7,143.94.)</b>	
<b>Total disbursements . . . . .</b>	<b>\$34,549 94</b>
<b>Balance . . . . .</b>	<b>\$71,544 02</b>

LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$55,375 00
Cash in office, \$9,395.59; deposited in bank, \$6,773.43....	16,169 02
West Side Bank, savings department, for assessment fund .....	\$2,081 79
West Side Bank, savings department, for reserve fund .....	3,691 64
West Side Bank, certif. of deposit for general fund .....	1,000 00
<b>Total net ledger assets .....</b>	<b>\$71,544 02</b>

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$1,925 67
<b>Gross assets .....</b>	<b>\$73,469 69</b>

DEDUCT ASSETS NOT ADMITTED.

Personal or agents' debit balances unsecured.....	\$1,925 67
<b>Total admitted assets .....</b>	<b>\$71,544 02</b>

NON-LEDGER LIABILITIES.

Losses adjusted ..	\$3,500 00
<b>Balance, to protect contracts .....</b>	<b>\$68,044 02</b>
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$50,091 82
Reserve (less amount thereof included in liabilities and assets not admitted) .....	14,485 01
Emergency and expense (less amount thereof included in liabilities and assets not admitted).....	3,467 19
<b>Total special funds .....</b>	<b>\$68,044 02</b>

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year)...	2,384	
Policies or certificates written or increased during the calendar year .....	497	
<b>Total .....</b>	<b>2,881</b>	
Deduct decreased or ceased to be in force during year.....	92	
<b>Total policies or certificates in force Dec. 31 (end of year) ..</b>	<b>2,789</b>	
Losses and claims unpaid Dec. 31 (beginning of year) .....	31	\$4,125 00
Losses and claims incurred during the calendar year.....	191	25,750 00
<b>Total .....</b>	<b>222</b>	<b>\$29,875 00</b>
Losses and claims unpaid Dec. 31 (end of year).....	51	\$3,500 00

Received from members in Wisconsin during 1900: Mortuary, \$28,807.56; expense, \$3,530.00; total, \$32,337.56.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Initiation fee \$5.00, paid to subordinate lodges, except by organization of new subordinate body.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$5.00 to \$6.00 per year, payable quarterly in advance; \$1.00 per year per member to supreme body as per capita tax, payable semi-annually.

What is the maximum and minimum amount of the certificates or certificates issued on any one life? \$2,000.00 to \$250.00. Give limiting ages for admission. 20 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes, from \$250.00 to \$2,000.00. Does your insurance contain any dividend feature? Monthly assessments and quarterly reserve assessments. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? Nothing paid during life to members, except in case of temporary disability; \$5.00 per week for 26 weeks, paid from general fund.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? Graded assessment table. Assessments are levied on age at date of admission.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No, except in case of lawsuits regarding mortuary claims.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? To provide for the payment of claims in the future; quarterly assessments of 25 and 50 cents. Invested in first liens and deposit in bank.

Are the officers, directors or trustees elected at an annual meeting of members? No. At annual meeting of delegates of subordinate bodies.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. One assessment every month. If more than twelve assessments per year are necessary, additional assessments can be called.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? If there are no relatives, other assignments are allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$2,600.00.

# GOOD TEMPLARS' MUTUAL BENEFIT ASSOCIATION,

*Milwaukee, Wisconsin.*

[Incorporated November 11, 1879; commenced business December, 1879.]

President, H. A. PORTER. Vice President, E. W. CHAFIN.  
Secretary, B. F. PARKER. Home Office, 208 ONEIDA ST.  
Wisconsin Grand Lodge Officers—President, H. A. Porter, Ft. Atkinson, Wis.;  
Secretary, B. F. Parker, Milwaukee, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .. . . . . .	\$1,169 97
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## DISBURSEMENTS DURING YEAR.

Gross amount of membership fees .....	\$453 21	
Assessments: Mortuary .....	3,422 35	
Medical examiners' fees paid by applicant.....	306 00	
Total income during the year.....		\$4,181 56
Sum . . . . .		\$5,351 53

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$2,399 75	
Salaries of managers and agents not paid by commissions .....	1,059 82	
Salaries of officers, \$437.50; other compensation of officers, \$60.00 .....	497 50	
Medical examiners' fees, paid subordinate medical examiners .....	306 00	
Rent, \$60.00; advertising and printing, \$100.35 .....	160 35	
All other items, viz.: Postage, express and telegraph, \$115.49; official publication, \$40 00; insurance departments, \$28.00 .....	68 00	
Total disbursements .. . . . . .		\$4,471 42
Balance . . . . .		\$880 11

## LEDGER ASSETS.

Cash in hands of treasurer and secretary nor yet turned over .. . . . . .	\$880 11
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## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$2,000 00
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	679	\$297,050
Policies or certificates written or increased during the calendar year .....	306	153,000
Total .....	985	\$450,050
Deduct decreased or ceased to be in force during year.....	129	64,500
Total policies or certificates in force December 31 (end of year) .....	856	\$385,550
Losses and claims unpaid December 31 (beginning of year)..	1	\$500
Losses and claims incurred during the calendar year.....	8	4,000
Total .....	9	\$4,500
Losses and claims unpaid December 31 (end of year).....	4	\$2,000
Assessments collected during year.....	5	\$342,235

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? \$1.50 paid by applicants.

Give amount of annual dues to subordinate bodies, and how paid. No annual or other dues.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$1,500—\$500. Give limiting ages for admission. 18 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? Only a maximum amount which we agree to pay only when the membership is large enough.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life without regard to physical condition, any sum of money or thing of value? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Assessments are levied on age of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Small part for operating expenses.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments or certificates to other than such persons allowed? No law regarding same.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes, exactly as agreed in the assessment contract on back of policy or certificate.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? Have no subordinate body. We pay salaries and commissions.

What was the expected mortality for the year according to the actuaries' table of mortality? Six deaths.

What is the aggregate amount of one assessment upon all the members of the society? Now about \$800.00.

# IMPROVED ORDER HEPTASOPHS

(Supreme Conclave),

*Baltimore, Maryland.*

[Incorporated August 28, 1878; commenced business August 28, 1878.]

Supreme Archon, M. G. COHEN.

Supreme Secretary, SAM'L H. TATTERSALL.

Home Office, CATHEDRAL & PRESTON STS.

Attorney for service in process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, November, 1892.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$44,079 92

## INCOME DURING YEAR.

Gross amount of membership fees .....	\$57,225 55
Assessments: Mortuary, \$1,000,073.16; expense, \$74,917.44 .....	1,074,990 60
Medical examiners' fees paid by applicant.....	14,298 00
Total paid by members .....	\$1,146,514 15
Interest .....	1,077 94
From all other sources, viz.: Organizers .....	1,360 78
Subordinate conclaves for supplies .....	1,154 81

Total income during the year..... \$1,150,107 68

Sum . . . . . \$1,194,187 60

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$995,611 44
Entrance fee, \$5, retained by subordinate conclaves..	47,006 00
Total paid to members .....	\$1,042,616 44
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	13,189 86
Salaries of managers and agents not paid by com- missions .....	15,944 92
Salaries of officers and traveling expenses, \$16,381.87; district deputies, \$4,574.53 .....	20,956 40
Salaries and other compensation of office employes..	4,913 80
Medical examiners' fees, paid subordinate medical ex- aminers, \$9,532.00; medical salaries or fees paid su- preme or grand medical supervisors, \$4,766.00.....	14,298 00
Rent, \$1,591.75; taxes, \$8.40; advertising and print- ing, \$3,040.02 .....	4,640 17
All other items, viz.: Postage, express and tele- graph, \$2,187.76; legal expenses, \$2,937.25; govern- ing bodies, \$254.33; official publication, \$12,489.58; insurance departments, \$485.38; miscellaneous, \$696.07; repayments and expenses in Illinois, \$3,327.18; supreme officers' bonds, \$189.20; supplies, \$2,361.57; office furniture, \$961.47 .....	26,889 79
(Total expenses, \$99,832.94.)	

Total disbursements ..... \$1,142,449 38

Balance . . . . . \$51,738 22

## LEDGER ASSETS.

Cash deposited in bank .....		\$51,738 22
Winthrop National Bank, Boston, Mass.....	\$40,000 00	
National Marine Bank, Baltimore, Md.....	11,738 22	

## NON-LEDGER ASSETS.

Contingent fund in hands of supreme officers.....	\$2,650 00	
Due from subordinate conclaves for supplies .....	130 85	
Assessments actually collected by subordinate bod- ies not yet turned over to supreme body.....	76,373 28	
<b>Total non-ledger assets .....</b>		<b>\$79,154 13</b>
<b>Total admitted assets .....</b>		<b>\$130,892 35</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$19,000 00	
Losses in process of adjustment or reported, \$25,000.00; resisted, \$18,000.00.....	43,000 00	
<b>Total liabilities .....</b>		<b>\$62,000 00</b>
<b>Balance, to protect contracts .....</b>		<b>\$68,892 35</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	52,830	\$89,384,000	107	\$144,000
Policies or certificates written or increased during the calendar year .....	9,401	13,195,000	3	3,000
<b>Total .....</b>	<b>62,231</b>	<b>\$102,579,000</b>	<b>110</b>	<b>\$147,000</b>
Deduct decreased or ceased to be in force during year .....	7,129	10,885,000	9	17,000
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>55,102</b>	<b>\$91,694,000</b>	<b>101</b>	<b>\$130,000</b>
Losses and claims unpaid December 31 (be- ginning of year) .....	19	\$40,000		
Losses and claims incurred during the cal- endar year .....	601	1,039,000		
<b>Total .....</b>	<b>620</b>	<b>\$1,079,000</b>		
Losses and claims scaled down, compro- mised or paid during the year.....	591	1,017,000		
Losses and claims unpaid December 31 (end of year) .....	29	\$62,000		
Assessments collected during year.....	13	\$1,000,073 16		

Received from members in Wisconsin during 1900: Mortuary, \$1,184.10; ex-  
pense, \$88.67; total, \$1,272.77.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Entrance fee, \$5, and must accompany application.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Not less than \$2 per annum, payable quarterly. None transferred.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$5,000—\$1,000. Give limiting ages for admission. 21 to 49 inclusive, for \$1,000, \$2,000, \$3,000, and from 21 to 44 inclusive, for \$4,000 and \$5,000.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? A fixed amount of \$1,000 to \$5,000, guaranteed by levying assessments, are required by law. Does your insurance contain any dividend feature? No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded assessments. English mortality tables. Assessments levied on age at entry and continue so.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? No. If not, how are they chosen? The officers are elected by majority vote at each biennial session of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. Number of assessments not limited.

Is a medical examination required before issuing a certificate to applicants? Yes, and must be approved by supreme medical director. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Are assignments of certificates to other than such persons allowed? Not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$76,943.12



# INDEPENDENT ORDER OF B'NAI B'RITH

(District Grand Lodge No. 6),

*Chicago, Illinois.*

[Incorporated June 27, 1878; commenced business January 1, 1870.]

President, ADOLPH LOEB. 1st Vice Pres., SIGMUND LIVINGSTON.  
 Secretary, E. C. HAMBURGER. 2d Vice Pres., SAMUEL WOOLNER.  
 Home Office, 59 N. CLARK ST.  
 Wisconsin Grand Lodge Officers—Adolph Loeb, 191 La Salle St., Chicago, Ill.;  
 Secretary, E. C. Hamburger, 59 N. Clark St., Chicago, Ill.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, 1893.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
 year . . . . . \$144,195 32

## INCOME DURING YEAR.

Total paid by members .....	\$22,267 43	
Interest .....	7,562 12	
From all other sources, viz.: Refund Schaffner & Co. ....	1,149 51	
<b>Total income during the year.....</b>		<b>\$41,079 06</b>
<b>Sum ..</b>		<b>\$185,394 38</b>

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$40,000 00	
Salaries of officers .....	1,050 00	
Safe, \$10.00; printing, \$54.60 .....	64 60	
All other items, viz.: Postage, \$5.00; legal expenses, \$50.50 .....	55 50	
Illinois and Wisconsin Insurance departments.....	98 00	
Accrued interest on securities .....	154 00	
Refund to grand secretary from Schaffner & Co. settlement .....	113 76	
<b>Total disbursements ..</b>		<b>\$41,535 86</b>
<b>Balance .</b>		<b>\$144,865 02</b>

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$143,350 00	
Cash in office .....	1,515 02	
<b>Total net ledger assets .....</b>		<b>\$144,865 02</b>

NON-LEDGER LIABILITIES. (NONE.)

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	1,542	\$1,521,250	247	\$244,750
Policies or certificates written or increased during the calendar year .....	4	1,400	1	700
Total .....	1,546	\$1,522,650	248	\$245,450
Deduct decreased or ceased to be in force during year .....	167	579,435	45	40,350
Total policies or certificates in force December 31 (end of year).....	1,379	\$943,425	203	\$205,100
Losses and claims unpaid December 31 (beginning of year) .....	1	\$1,000		
Losses and claims incurred during the calendar year .....	45	39,000	11	\$10,400
Total .....		\$40,000	11	\$10,400
Assessments collected during year.....		\$33,516 94	218	\$4,841 13

Received from members in Wisconsin during 1900: Mortuary, \$4,841.13.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? None.

Give amount of annual dues to subordinate bodies, and how paid. No annual dues. Assessments monthly as above set forth, and all assessments collected returnable into endowment reserve fund out of which all endowments are paid.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$700.00. Give limiting ages for admission. 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. Does your insurance contain any dividend feature? By reserve fund.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Fixed sum as to age.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No. Expense above is taken from mortuary assessments collected.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? For the payment of death losses invested in real estate securities.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto: We make twelve assessments annually.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No. Only by will of member who has no family he may designate some charitable institution.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

# INDEPENDENT ORDER OF FORESTERS

## (Supreme Court),

*Toronto, Dominion of Canada.*

[Incorporated May 2, 1889; commenced business July 1, 1881.]

President, ORONIYATEKHA, M. D. Vice Pres., VICTOR MORIN.  
Secretary, J. A. MCGILLIVRAY, K. C. Treasurer, H. A. COLLINS.  
Home Office, BAY & RICHMOND STS.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1890.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year ..... \$3,803,555 05

### INCOME DURING YEAR.

Gross amount of membership fees .....	\$18,799 64
Dues for expenses, per capita tax .....	205,029 74
Assessments: Mortuary, \$2,204,092.69; sick and funeral, \$195,590.32 .....	2,399,693 01
Total paid by members .....	\$2,623,512 39
Interest, \$154,775.96; rent, \$41,154.82 .....	195,930 77
From all other sources, viz.: Changes of policies, \$2,635.03; organizing, \$5,999.04 .....	8,384 67
Supplies, \$56,075.12; premiums on bonds, \$5,778.75; commissioners' acc. insurance, \$86.69 .....	61,940 56
Re-deposit death claims, 1889, \$666.68; T. & P. disability claims, \$1,000.00; sick claims, \$26.14 .....	1,692 82
Total income during the year .....	\$2,891,440 61
Sum .....	\$6,694,995 66

### DISBURSEMENTS DURING YEAR.

Death claims, \$1,291,539.30; permanent disability claims, \$81,746.64 .....	\$1,373,285 94
Sick claims, \$153,046.99; old age benefits, \$6,850.00; funeral claims, \$10,237.71; old age T. & P. disability, \$100.00; expectation of life, \$1,625.00 .....	171,859 70
Payments returned to applicants or members, mortuary, \$5,383.06; sick and funeral, \$1,802.50; general, \$2,229.21 .....	9,414 77
Total paid to members .....	\$1,554,560 41
Salaries and expenses of managers and agents not paid by commissions .....	167,799 94
Salaries of officers .....	22,083 28
Salaries and other compensation of office employees .....	67,731 50
Medical examiners' fees, paid subordinate medical examiners .....	786 57
Rent, \$22,070.77; taxes, \$9,929.08; advertising and printing, \$22,578.98 .....	54,578 83
All other items, viz.: Postage, express and telegraph, \$6,877.45; legal expenses, \$13,510.34 .....	20,387 79
Official publication, \$37,352.82; insurance departments, \$5,086.49 .....	42,439 31
Miscellaneous .....	315,798 55
(Total expenses, \$691,606.77.)	
Total disbursements ..	\$2,246,166 18
Balance ..	\$4,448,829 48

## LEDGER ASSETS.

Book value of real estate .....	\$553,807 35
Real estate on foreclosure .....	87,401 87
Mortgage loans on real estate .....	2,577,204 93
Loans secured by pledge of bonds, stocks, or other collateral .....	480,834 60
Special deposits, Queensland, Victoria, New Zealand, and South Australia .....	82,730 32
Cash deposited in bank, special deposits .....	102,085 23
Bank of Ottawa, Toronto, Ont., \$477,213.87; Molson's Bank, Toronto, Ont., \$38,855.00; National Bank, London, Eng., \$47,032.51; Provincial Trust Co., Toronto, Ont., \$1,673.80 .....	564,775 18
<b>Total net ledger assets .....</b>	<b>\$4,448,829 48</b>

## NON-LEDGER ASSETS.

Interest due, \$31,751.70; accrued, \$34,775.51 on mortgages .....	\$66,527 21
Interest due, \$201.00; accrued, \$5,577.40 on other assets .....	5,778 40
Rents due, \$3,624.14; accrued, \$266.72 .....	5,890 86
Due from high and subordinate courts for supplies .....	\$76,196 47
High and subordinate and other saleable supplies on hand .....	49,196 62
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	62,378 40
Furniture, furnishings and fixtures after deducting for depreciation .....	2,361 95
Due from fire insurance, \$1,623.60; temporary loans, \$3,018.11 .....	21,807 70
.....	4,641 71
<b>Total non-ledger assets .....</b>	<b>\$216,582 85</b>

Gross assets ..... **\$4,665,412 33**

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. ....	\$133,382 72
Depreciation on bonds and debentures .....	247 09
Written off Temple to bring appraisement .....	28,807 35
Written off mortgage loans (at request of Illinois commissioner) .....	31,700 00
Written off past due interest .....	10,737 27
<b>Total .....</b>	<b>\$204,874 43</b>
<b>Total admitted assets .....</b>	<b>\$4,460,537 90</b>

## NON-LEDGER LIABILITIES.

Claims for disability benefits, \$500.00; not yet due, \$70,973.32 .....	\$71,473 32
Claims for death losses, \$73,001.36; resisted, \$7,216.70 .....	80,218 06
Present value of unpaid installments of old age annuities .....	40,661 75
Claims for sickness benefits due, \$479.31; not adjusted, estimated, \$20,000.00 .....	20,479 31
Advance assessments .....	4,189 75
Claims for funeral benefits .....	652 30
Expenses, \$2,917.10; accounts, \$3,422.83 .....	6,339 93
<b>Total liabilities ..</b>	<b>\$224,014 42</b>

Balance, to protect contracts ..... **\$4,236,523 48**

Comprised under the following funds:

Mortuary .....	\$4,101,718 44
Sick and funeral .....	134,805 04
<b>Total special funds .....</b>	<b>\$4,236,523 48</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	161,459	\$194,792,500	3,538	\$4,676,500
Policies or certificates written or increased during the calendar year.....	31,847	27,682,500	882	871,000
Total .....	193,306	\$222,475,000	4,420	\$5,547,500
Deduct decreased or ceased to be in force during year .....	15,662	15,910,500	419	524,500
Total policies or certificates in force December 31 (end of year).....	177,644	\$206,564,500	4,001	\$5,023,000
Losses and claims unpaid December 31 (beginning of year) .....	79	\$72,444 74	1	\$1,000 00
Losses and claims incurred during the calendar year .....	1,092	\$1,389,634 26	21	22,183 33
Total .....	1,171	\$1,462,079 00	22	\$23,183 33
Losses and claims scaled down, compromised or paid during the year.....	1,075	1,381,860 84	21	22,750 00
Losses and claims unpaid December 31 (end of year) .....	96	\$80,218 06	1	\$433 33
Assessments collected during year.....	177,644	\$2,204,092 69	.....	\$55,126 19

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? 50 cents for each \$500. Mortuary benefit granted; paid by applicant in cash.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Subordinate bodies fix their own dues. A tax is payable to supreme court at rate of 60 cents on \$500, \$1.20 on \$1,000, \$1.80 on \$2,000, \$2.40 on \$3,000, \$2.00 on \$4,000, \$3.60 on \$5,000.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$5,000--\$500. Give limiting ages for admission. 18 to 54 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. If so, state how the amount is guaranteed; does your insurance contain any dividend feature? By the monthly premiums, the accumulated fund, and the power to levy extra assessments; no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Combined experience tables and 30 American offices (Meech) tables. Premiums paid on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? 5 per cent. applied to the payment of management expenses.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? To pay claims as they arise, created by surplus of premiums after payments of current claims, \$4,448,329.48; deposited in banks or invested in approved securities.

Are the officers, directors or trustees elected at an annual meeting of members? No. At biennial meeting of supreme court.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No, except fiancées. Are assignments of certificates to other than such person allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes. All legitimate claims are paid to the full extent thereof, and we can continue so to pay.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

# INDEPENDENT SCANDINAVIAN WORKINGMENS ASSOCIATION,

*Eau Claire, Wisconsin.*

[Organized March 2, 1893; commenced business March 2, 1893.]

President, HENRY P. PETERSON.  
Secretary, PETER J. SMITH.  
Vice President, LUDWIG ARCTANDER.  
Home Office, CHIPPEWA VALLEY BANK BLDG.

Wisconsin Grand Lodge Officers—President, Henry P. Peterson, West Superior, Wis.; Secretary, Peter J. Smith, Eau Claire, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$3,095 77
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## INCOME DURING YEAR.

Gross amount of membership fees.....	\$291 50	
Dues for expenses, per capita tax, etc.....	2,219 50	
Assessments: Mortuary, \$13,244.83; reserve, \$2,065.72	15,300 35	
Total paid by members.....	\$17,811 55	
Interest .....	25 00	
From all other sources, viz.: Supplies sold.....	206 60	
Total income during the year.....	\$18,043 15	
Sum ..	\$21,138 92	

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$13,600 00	
Payments returned to applicants or members.....	10 96	
Total paid to members.....	\$13,010 96	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	271 91	
Salaries of officers .....	445 64	
Rent, \$28.00; advertising and printing, \$217.50.....	245 50	
All other items, viz.: Postage, express and telegraph, \$144.53; legal expenses, \$327.14; governing bodies, \$504.93; official publication, \$24.00; insurance departments, \$141.90; miscellaneous, \$435.85; supplies, furniture and fixtures, premium for \$1,500.00 on United States bond, \$63.75 .....	1,642 10	
(Total expenses, \$2,605.15.)		
Total disbursements .....	\$15,616 11	
Balance ..	\$5,522 81	

## LEDGER ASSETS.

Book value of U. S. bonds (excluding interest).....	\$1,500 00	
Cash in office, \$500.00; deposited in bank, \$2,964.91..	3,464 91	
Lumbermans Bank, Shell Lake, Wis.		
Supplies, furniture and fixtures, as per inventory....	557 90	
Total net ledger assets .....		\$5,522 81

## NON-LEDGER ASSETS.

Assessment actually collected by subordinate lodges but not turned over to grand lodge .....		\$2,835 00
Gross assets .....		\$8,357 81

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed mat- ter, stationery, etc. ....	\$557 90	
Excess of assets over liabilities .....	2,835 00	
Total . . . . .		3,392 90
Total admitted assets .....		\$4,964 91

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....		\$250 00
Balance, to protect contracts .....		\$4,714 91
Compromised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$1,072 87	
Reserve (less amount thereof included in liabilities and assets not admitted) .....	2,575 49	
Expense (less amount thereof included in liabilities and assets not admitted) .....	1,091 55	
Total special funds .....		\$4,714 91



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	1,749	\$1,540,500	1,731	\$1,522,500
Policies or certificates written or increased during the calendar year .....	819	727,750	685	601,750
Total .....	2,568	\$2,268,250	2,416	\$2,124,250
Deduct decreased or ceased to be in force during year .....	182	173,000	173	164,000
Total policies or certificates in force December 31 (end of year) .....	2,386	\$2,095,250	2,243	\$1,960,250
Losses and claims unpaid December 31 (beginning of year) .....	2	\$1,500	2	\$1,500
Losses and claims incurred during the calendar year .....	15	13,250	15	13,250
Total .....	17	\$14,750	17	\$14,750
Losses and claims scaled down, compromised or paid during the year .....	15	13,250	15	13,250
Losses and claims unpaid December 31 (end of year) .....	2	\$2,000	2	\$2,000

Received from members in Wisconsin during 1900: Mortuary, \$12,835.25; expense, \$2,124.00; total, \$14,959.25.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? One advance assessment 50 cents. Fees \$3.00 when initiated.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$3.00 in quarterly payments. \$1.00 per capita tax.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$1,000, \$500, \$250. Give limiting ages for admission, 18—45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. Does your insurance contain any dividend feature? No. We have always one assessment in advance in grand lodge and one in the subordinate lodges.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits? No. Every branch lodge has a sick fund, which is controlled by each local lodge.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Fixed sums charged.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. To pay death losses, when assessments exceed \$12.00 in any one year. Created by paying 10 cents monthly on \$1,000 policies. \$1,500 in U. S. bonds. Balance in Lumbermans Bank, Shell Lake, Wis.

Are the officers, directors or trustees elected at an annual meeting of members? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? None.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$1,000.00.

## KNIGHTS OF HONOR

(Supreme Lodge),

*St. Louis, Missouri.*

[Incorporated June 20, 1884, under law of Missouri; approved March 20, 1876, chapter 21; voluntary association organized June 30, 1873; commenced business June 30, 1873.]

President, D. S. BIGGS.  
Secretary, NOAH M. GIVAN.

Vice-President, J. C. SHEPPARD.  
Home Office, 816 OLIVE ST.

Wisconsin Grand Lodge Officers: President, J. P. McGUIRE, Chippewa Falls, Wis.; Secretary, C. D. HOWARD, 272 S. Water St., Milwaukee, Wis.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, June 12, 1876.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$77,745 49
Less balance of all ledger accounts .....	15,370 83
	<u>\$62,374 66</u>

## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. ....	\$103,123 18
Assessments: Mortuary .....	3,412,662 10
Total paid by members .....	<u>\$3,545,785 28</u>
Interest, .....	4,869 53
From all other sources, viz.: Certificates, \$1,188.50; fines, \$203.40; defunct cards, \$122.00; exchange, \$14.35; appeal circular, \$1,196.27; attorneys' fees, and court cost (ret.), \$222.35; supplies, \$461.88; over-charge returned by insurance department, \$10.00...	3,418 75
Total income during the year .....	<u>\$3,554,073 56</u>
Sum ..	<u>\$3,616,448 22</u>

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$3,433,877 29
Commissions, fees, and salaries paid or allowed to agents for organization of subordinate bodies .....	9,041 15
Salaries of officers, \$10,300.00; other compensation of officers, \$1,506.76 (traveling expenses) .....	11,805 76
Salaries and other compensation of office employees. Medical salaries or fees paid supreme medical supervisor .....	14,312 00
Rent, \$2,400.00; taxes, \$19.80; advertising and printing, \$1,575.25 .....	2,500 00
All other items, viz.: Postage, express and telegraph, \$1,516.00; legal expenses, \$7,177.22; governing bodies, \$20,067.56; official publication, \$2,708.34; insurance departments, \$1,141.45; miscellaneous, \$3,934.87 .....	3,995 05
Supreme lodge session .....	36,535 44
	<u>14,187 80</u>

(Total expenses, \$92,377.20.)

Total disbursements ..

Balance ..

\$90,193 73

## LEDGER ASSETS.

Cash in office supreme secretary .....	\$1,257 02
Cash in Mississippi Valley Trust Co. ....	336 96
Cash in National Bank of Commerce .....	123,634 86
On deposit as bond and tender of return assessments in contested cases .....	40,257 21
<b>Total</b> .....	<b>\$165,486 05</b>
All credit items .....	75,292 32

**Total net ledger assets ..... \$90,193 73**

## NON-LEDGER ASSETS.

Due from grand lodges .....	\$696 46
Furniture, supplies, etc. ....	10,806 00
R. J. Breckenridge (judgment) .....	2,691 05
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	271,000 00

**Total non-ledger assets ..... \$285,194 51**

**Gross assets ..... \$375,387 24**

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, stationery, etc. ....	\$10,806 00
R. J. Breckenridge (judgment) .....	2,691 05

**Total ..... \$13,497 05**

**Total admitted assets ..... \$361,890 19**

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$26,666.67: not yet due, \$3,245.00 .....	\$351,166 67
Losses in process of adjustment or reported, \$186,000.00; resisted, \$31,000.00 .....	231,000 00
All other liabilities, viz.: Supplies, printing, etc., bought in December .....	624 49

**Total liabilities ..... \$582,791 16**

**Balance due ..... \$220,900 97**

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount
Policies or certificates in force Dec. 31 (beginning of year) .....	66,863	\$118,469,000 00	685	\$1,134,500 00
Policies or certificates written or increased during the calendar year..	3,125	3,295,500 00	1	1,000 00
Total .....	69,988	\$121,764,500 00	686	\$1,135,500 00
Deduct decreased or ceased to be in force during year .....	10,066	16,628,000 00	122	180,000 00
Total policies or certificates in force Dec. 31 (end of year)....	59,932	\$105,136,500 00	564	\$955,500 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	260	\$488,766 67	3	\$4,000 00
Losses and claims incurred during the calendar year .....	1,784	3,296,277 29	24	41,887 24
Total .....	2,044	\$3,785,043 96	27	\$45,887 24
Losses and claims scaled down, compromised or paid during the year..	1,845	3,433,877 29	26	43,887 24
Losses and claims unpaid Dec. 31 (end of year) .....	190	\$351,166 67	1	\$2,000 00
Assessments collected during the year .....		\$3,442,662 10		

Received from members in Wisconsin during 1900: Mortuary, \$35,141.96; expense, \$1,004.40; total, \$36,146.36.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Governed by subordinate lodge.

Give amount of annual dues to subordinate bodies and how paid. Governed by subordinate lodge. When and how much of this is transferred to supreme or grand body? Annual dues to the supreme lodge is \$1.60 per member, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000.00-\$500.00. Give limiting ages for admission. Between ages of 18 and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? \$2,000, \$1,000, \$500. If so, state how the amount is guaranteed. From assessments only. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? No. Graded according to age on January 1st of each year. Step rate plan.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of the members? No. If not, how are they chosen? By supreme lodge annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. Do not.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? Assignments are prohibited.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$278,556.14, average for year. The monthly receipts vary according to membership at time of levy.

## KNIGHTS AND LADIES OF HONOR,

*Indianapolis, Indiana.*

[Incorporated April, 1878, under chapter 767; approved April, 1878: voluntary association, organized Sept., 1877; commenced business, Sept., 1877.]

President, L. B. LOCKARD. Vice-President, H. FREUDENTHAL.  
Secretary, C. W. HARNEY. Home Office, ROOMS 601 to 619, LEMCKE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March, 1890.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year ..... \$37,549 92

## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. ....	\$27,901 50
Assessments: Mortuary, \$1,265,127.72; expense, \$72,440.09 .....	1,337,567 81
Total paid by members .....	\$1,365,469 31
Interest .....	235 99
From all other sources, viz.: Fines, \$216.00; postage stamps sold, \$10.57 .....	226 57
Expenses of 1899 refunded, \$13.86; supplies, \$4,514.81....	4,528 67
Salaries, expenses and Com. refunded by grand lodges and deputies .....	911 61
Total income during the year .....	\$1,371,372 15
Sum ..	\$1,408,922 07

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$1,267,674 00
Payments returned to beneficiary of deceased member .....	211 20
Total paid to members .....	\$1,267,885 20
Commissions, fees and salaries paid or allowed to grand and subordinate lodges and agents for organization of subordinate bodies and building up old .....	58,707 60
Salaries and expenses of managers, not paid by commissions .....	9,539 01
Salaries and Com. advanced to grand lodges to be repaid .....	1,010 00
Salaries of officers, \$8,399.99; other compensation of officers and committees, \$2,502.17.....	10,902 16
Salaries and other compensation of office employees..	12,444 05
Supreme medical supervisor .....	2,500 00
Rent, \$1,905.00; taxes, \$128.63; advertising, \$674.05.....	2,717 68
All other items, viz.: Postage, \$1,461.24; legal expenses, \$2,280.03 .....	3,741 27
Official publication, \$8,950.00; insurance departments, \$303.00 .....	9,253 00
Per capita tax refunded, \$103.50; office furniture, \$160.00 .....	1,703 50
Supplies .....	7,088 31
General expenses .....	4,027 98
Total expenses, \$123,634.56.)	
Total disbursements .....	\$1,391,519 76
Balance ..	\$17,402 31

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$3,834 00	
Book value of office furniture .....	2,006 93	
Agents' or grand lodge debit balances, \$1,804.29; bills receivable, \$1,450.00 (secured) .....	3,254 29	
Cash deposited in bank, \$34,581.72, as follows:		
In Indiana Nat. Bank, Indianapolis, Ind. ....	\$10,991 04	
In the Lamberton Bank, Oil City, Pa. ....	11,902 66	
In Bank of Ladoga, Ladoga, Ind. ....	6,474 81	
In First Nat. Bank, Ellwood City, Pa. ....	5,213 21	
Gross balance .....	\$34,581 72	
Less warrants outstanding against this .....	26,274 63	
Net balance .....	\$8,307 09	
Total net ledger assets .....		\$17,402 31

## NON-LEDGER ASSETS.

Interest due .....	\$10 60	
Per capita tax due from subordinate lodges .....	1,100 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	109,800 00	
Total non-ledger assets .....		\$110,910 60
Gross assets ..		\$128,312 91

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes .....	2,006 93	
Total admitted assets .....		\$126,305 98

## NON-LEDGER LIABILITIES.

Losses adjusted, not yet due .....	\$20,000 00	
Losses in process of adjustment, \$23,451.00; resisted, \$5,500.00 .....	28,951 00	
Losses reported but no proofs filed .....	62,000 00	
Taxes and accounts, etc., due and accrued .....	178 28	
Total liabilities .....		\$111,129 28
Balance, to protect contracts. ....		\$15,176 70
Mortuary .....	\$108,382 49	
Expense .....	17,923 49	
	\$126,305 98	
Less liabilities .....	111,129 28	
Total special funds .....		\$15,176 70

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	51,799	\$61,660,000 00	356	\$422,500 00
Policies or certificates written or increased during the calendar year....	8,955	7,764,000 00	23	20,000 00
Total .....	60,754	\$69,424,000 00	379	\$442,500 00
Deduct decreased or ceased to be in force during year .....	10,969	12,212,000 00	63	87,000 00
Total policies or certificates in force Dec. 31 (end of year) ....	49,785	\$57,212,000 00	316	\$355,500 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	165	\$221,250 00	2	\$4,000 00
Losses and claims incurred during the calendar year .....	965	1,163,000 00	3	4,000 00
Total .....	1,130	\$1,384,250 00	5	\$8,000 00
Losses and claims scaled down, compromised or paid during the year ..	1,042	1,273,299 00	5	8,000 00
Losses and claims unpaid Dec. 31 (end of year) .....	88	\$110,951 00		
Assessments collected during year.....	12	\$1,265,127 72	12	\$8,627 16

Received from members in Wisconsin during 1900: Mortuary, \$8,627.16; expense, \$776.85; total, \$9,404.01.



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Subordinate lodges fix amount usually \$3.00, payable when admitted.

Give amount of annual dues to subordinate bodies, and how paid. Lodges fix amount; usually \$4.00, payable quarterly. When and how much of this is transferred to the supreme or grand body? Supreme lodge collects \$1.00 per year, payable semi-annually from social members only.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500 and \$2,000. Give limiting ages for admission. 18 and 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Actuaries' table modified to fit experience of our order. Assets are levied at attained age Jan. 1, 1900, on all old members, and at age at entry of all admitted since.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Not yet.

Are the officers, directors or trustees elected at an annual meeting of members? No. At biennial sessions of supreme lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes, except those compromised by agreement, and can do so as long as members pay assessments made.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? \$107.21.

What is the aggregate amount of one assessment upon all the members of the society? \$110,000.00.

## KNIGHTS OF COLUMBUS,

*New Haven, Connecticut.*

(Incorporated March 29, 1882, under special laws, approved March 29, 1882. Voluntary association, organized Feb. 2, 1882.)

President, EDWARD L. HEARN. Vice-President, JOHN W. HOGAN.  
Secretary, DANIEL COLWELL. Home Office, POLI BLDG., 23 CHURCH ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, June 12, 1900.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year .. . . . \$351,160 08

## INCOME DURING YEAR.

Due for expenses, per capita tax, etc. ....	\$50,499 10
Assessments: Mortuary, \$292,928.86; reserve, \$21,899.10	314,828 96
Medical examiners' fees paid by applicant .....	3,012 00
Total paid members .....	\$368,340 06
Interest .....	12,017 20
From all other sources, viz.: Death benefit and other moneys returned .....	4,627 62
Cash from matured Elmira bond, \$2 at par.....	1,776 44
Total income during the year.....	\$387,761 32
Sum .. . . .	\$738,921 40

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$183,800 00
Salaries of managers and agents not paid by commissions .....	5,129 74
Salaries of officers, \$5,416.62; other compensation of officers, \$8,545.86 .....	13,962 48
Salaries and other compensation of employees .....	3,127 16
Medical salaries or fees paid supreme or grand medical supervisors .....	2,930 50
Rent, \$840.00; advertising and printing, \$3,737.77.....	4,577 77
All other items, viz.: Postage, express and telegraph, \$1,845.00; legal expenses, \$854.88; governing bodies, \$9,378.92; insurance departments, \$452.90.....	12,531 70
Miscellaneous: Supplies, \$13,272.75; sundries, \$105.69..	13,378 44
Profit and Loss: Matured Elmira bond, \$2 with premium .....	1,068 35
(Total expenses, \$56,696.14.)	
Total disbursements .. . . .	\$240,496 16
Balance .. . . .	\$498,425 26

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$110,000 00	
Book value of bonds (excluding interest) and stocks owned absolutely .....	42,723 88	
Cash deposited in bank .....	340,701 38	
Indust. Trust Co., Prov., R. I. ....	\$53,485 37	
Hfd. Trust Co., Hfd., Conn. ....	64,280 42	
Trust Co. of America, N. Y. City. ....	23,510 98	
Fed. Trust Co., Boston, Mass. ....	30,517 34	
Union Trust Co., Prov., R. I. ....	53,637 32	
Mech. Nat. Bank, Prov., R. I. ....	50,273 65	
Nat. Bank of No. Amer., Prov., R. I. ....	44,425 33	
New Haven City Nat. Bank, New Ha- ven .....	20,570 97	
Deposited in Quebec as a guarantee .....	5,000 00	
<b>Total net ledger assets .....</b>		<b>\$498,425 26</b>

## NON-LEDGER ASSETS.

Interest due .....	\$500 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	32,433 62	
<b>Total non-ledger assets .....</b>		<b>\$32,933 62</b>
<b>Gross assets .....</b>		<b>\$531,358 88</b>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable unsecured .....	32,433 62	
<b>Total admitted assets .....</b>		<b>\$498,925 26</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$2,333.65; not yet due, \$22,000.00 .....	\$25,333 65	
Losses resisted .....	1,000 00	
<b>Total liabilities ..</b>		<b>\$26,333 65</b>
<b>Balance, to protect contracts .....</b>		<b>\$472,591 61</b>
Mortuary .....	\$332,830 46	
Reserve .....	117,632 09	
Expense ..	22,129 06	
<b>Total special funds .....</b>		<b>\$472,591 61</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	26,336	\$26,635,000 00		
Policies or certificates written or increased during the calendar year.....	5,505	5,505,000 00	74	\$74,000 00
Total .....	31,841	\$32,140,000 00	74	\$74,000 00
Deduct decreased or ceased to be in force during year .....	1,405	1,411,000 00	1	1,000 00
Total policies or certificates in force Dec. 31 (end of year).....	30,236	\$30,729,000 00	73	\$73,000 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	30	\$30,133 65		
Losses and claims incurred during the calendar year .....	177	180,000 00		
Total .....	207	\$20,133 65		
Losses and claims scaled down, compromised or paid during the year ..	181	183,300 00		
Losses and claims unpaid Dec. 31 (end of year) .....	26	\$20,333 65		
Assessments collected during year.....	12	\$314,828 96	6	\$314 85

Received from members in Wisconsin during 1900: Mortuary, \$314.85; expense, \$39.60; total, \$354.45.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Four dollars paid to subordinate councils and retained by them.

Give amount of annual dues to subordinate bodies, and how paid. Per capita tax 40 cents from each member, insured and associate, semi-annually. When and how much of this is transferred to supreme or grand body? All paid to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000-\$1,000. Give limiting ages for admission. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. If so, state how the amount is guaranteed. Does your insurance contain any dividend feature? Monthly assessments upon whole membership and extra assessments when necessary, is the guarantee of payment.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. American experience tables. Assessments levied upon age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes; to provide against epidemic or other causes of excessive mortality; 2nd, \$5.00 each from members in monthly payments of ten cents; 3d, \$42,200 invested in first mortgage, balance with Hartford Trust Co., Hartford, Conn.; Industrial Trust Co., Providence, R. I.; Union Trust Co., Providence, R. I.; N. H. County Nat. Bank, N. H., Conn.

Are the officers, directors or trustees elected at an annual meeting of members? Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not so agree.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? Ten in one thousand.

## KNIGHTS OF PYTHIAS

(Endowment Rank),

*Chicago, Illinois.*

[Re-Incorporated Jan. 29, 1891; organized Oct. 5, 1875; commenced business Nov. 7th, 1877.]

President, C. F. S. NEAL.

Secretary, CHAS. H. KESSLER.

Home Office, ROOMS 1006 TO 1010 FISHER BLDG.

Wisconsin Grand Lodge Officers: Grand Chancellor, U. S. BURNS, Sheboygan, Wis.; Grand Keeper of Records and Seals, FRANK BARRY, 4 Plankinton Bldg., Milwaukee, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .. . \$488,457 69

## INCOME DURING YEAR.

Gross amount of membership fees .....	\$15,218 50
Dues for expenses, per capita tax, etc.....	68,844 41
Assessments for expenses .....	70,027 40
Assessments: Mortuary .....	1,339,581 03
Certificate card and other fees paid direct by the office .....	3,805 07
Total paid by members .....	\$1,497,476 41
Interest, \$6,969.26; rent, \$21,875.00.....	28,844 25
From all other sources, viz.: Selling price of securities over cost (paid during year).....	1,000 00

Total income during the year .. . \$1,527,320 66

Sum .. . \$2,015,778 35

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$1,334,091 36
Membership fees retained by subordinate branches..	15,218 50
Payments returned to applicants or members.....	6,907 39
Total paid to members .....	\$1,356,217 25
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	53,215 00
Salaries of officers .....	6,060 00
Salaries and other compensation of office employees..	12,325 52
Medical examiners' fees, paid subordinate medical examiners, \$25,025.75; medical salaries or fees paid supreme or grand medical supervisors, \$6,133.00....	31,158 75
Rent, \$3,320.04; advertising and printing, \$6,189.47....	9,509 51
All other items, viz.: Postage, express and telegraph, \$4,251.87; legal expenses, \$8,527.13; governing bodies, \$1,233.80; official publication, \$1,238.75; insurance departments, \$361.00; miscellaneous, investigating death claims, \$6,826.75; section supplies and printing, \$2,516.98; miscellaneous office expenses, \$2,494.87 .....	27,451 15

(Total expenses, \$139,709.93.)

Total disbursements . . . \$1,495,927 18

Balance .. . \$519,851 17

Charged off books Dec. 31, 1900 .. . 7,000 00

Net balance .. . \$512,851 17

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$38,104 14.	
Mortgage loans on real estate, first liens.....	26,737 77	
Loans secured by pledge of bonds, stocks, or other collateral .....	2,521 72	
Book value of bonds (excluding interest) and stocks owned absolutely .....	24,890 00	
Deposited in bank (Trust Nat. Bank, Chicago).....	42,974 80	
Balance due on claim City Nat. Bank, Ft. Worth, Texas .....	91,529 03	
Lexington Hotel investment .....	238,123 71	
Lexington Co. furniture investment .....	44,950 00	
<b>Total net ledger assets .....</b>		<b>\$512,851 17</b>

## NON-LEDGER ASSETS.

Interest due, \$3,108.32; accrued, \$629.00 .....	\$3,737 32	
Market value of real estate over book value .....	11,895 86	
Value of Lexington Hotel investment over cost.....	37,568 07	
Market value of bonds (excluding interest) and stocks over book value .....	1,200 00	
Value of Lexington Co. investment over cost.....	58,550 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	19,166 70	
Office fixtures, safes, supplies, printed matter, etc...	4,000 00	
<b>Total non-ledger assets .....</b>		<b>\$136,117 95</b>
<b>Gross assets .....</b>		<b>\$648,969 12</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. ....	4,000 00	
<b>Total admitted assets .....</b>		<b>\$644,969 12</b>

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$395,350.74; resisted, \$23,810.40 .....		\$419,161 14
<b>Balance to protect contracts .....</b>		<b>\$225,807 98</b>
Mortuary .....	\$194,194 86	
Expense .....	31,613 12	
<b>Total special funds .....</b>		<b>\$225,807 98</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	60,522	\$108,389,500 00	1,031	\$1,862,000 00
Policies or certificates written or increased during the calendar year ..	11,324	16,051,000 00	75	110,000 00
Total .....	71,846	\$124,440,500 00	1,106	\$1,972,000 00
Deduct decreased or ceased to be in force during year .....	5,285	8,077,000 00	124	173,000 00
Total policies or certificates in force Dec. 31 (end of year) .....	66,561	\$116,363,500 00	982	\$1,779,000 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	158	\$331,634 38	3	\$6,000 00
Losses and claims incurred during the calendar year .....	728	1,491,000 00	14	26,000 00
Total .....	886	\$1,822,634 38	17	\$32,000 00
Losses and claims settled down, compromised or paid during the year....	679	1,403,473 24	14	27,600 00
Losses and claims unpaid Dec. 31 (end of year) .....	227	\$419,161 14	3	\$5,000 00
Assessments collected during year....	12	\$1,478,452 84	12	\$24,007 40

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. \$1.00 per \$1,550 endowment, paid at time of admission.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Maximum \$3,000, minimum \$500. Give limiting ages for admission. 21 and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes, the right to levy special assessments is reserved. Does your insurance contain any dividend feature? No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? No. Fixed sums graded in accordance with age at date of admission.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? No. If not, how are they chosen? At each supreme lodge convention.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? Yes.

What was the expected mortality for the year according to the actuaries' table of mortality? 10.57.

What is the aggregate amount of one assessment upon all the members of the society? \$123,204.40 average 1900.



# KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION,

*Freeport, Illinois.*

[Incorporated December 20, 1890; reincorporated July 27, 1896; commenced business December 26, 1890.]

President, DR. A. C. SCHADEL.  
Secretary, WILLIAM W. KRAPE.

Vice President, DR. E. P. BARTLETT.  
Home Office, FREEPORT, ILL.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Dec. 15, 1893, and Dec. 11, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..	\$22,021 66
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## INCOME DURING YEAR.

Gross amount of membership fees .....	\$13,372 00
Semi-annual expense assessments .....	20,295 60
Assessments: Mortuary .....	110,329 90
Medical examiners' fees paid by applicant.....	3,440 00
Total paid by members .....	\$151,437 50
From all other sources, viz.: Fees refunded, \$135.17; certificate fees, \$147.00; reinstatement fees, \$174.55..	456 72
Miscellaneous .....	13 25
Total income during the year .....	\$151,907 47
Sum ..	\$173,929 13

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$101,400 00
Payments returned to applicants or members.....	10 00
Total paid by members .....	\$101,410 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	23,664 47
Salaries of managers and agents not paid by com- missions .....	764 14
Salaries of officers, \$3,920.00; other compensation of officers, \$1,314.94 .....	5,234 94
Salaries and other compensation of office employees..	2,458 00
Medical examiners' fees, paid subordinate medical examiners, \$3,440.00; medical salaries or fees paid supreme or grand medical supervisors, \$734.75.....	4,174 75
Rent, \$346.00; advertising and printing, \$1,035.15.....	1,381 15
All other items, viz.: Postage, express and tele- graph, \$1,148.06; legal expenses, \$290.00; governing bodies, \$250.00; official publication, \$2,837.24; insur- ance departments, \$225.50, miscellaneous, \$1,969.05..	6,719 84
(Total expenses, \$44,297.29.)	
Total disbursements ..	\$145,807 29
Balance ..	\$28,121 84

LEDGER ASSETS.

Agents' or personal debit balances, cash tickets.....	\$1,164 75	
Cash in office, \$9,038.39; deposited in bank, \$17,218.39	26,256 78	
State Bank .....	\$2,000 00	
German Bank .....	11,948 65	
Second National Bank .....	3,269 74	
Office furniture .....		700 31
Total net ledger assets .....		\$28,121 87

NON-LEDGER ASSETS.

Mortuary assessments . . . . .	\$15,509 35
Gross assets ... ..	\$43,631 19

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. ....	\$700 31	
Personal or agents' debit balances unsecured.....	1,164 75	
Excess of assets over liabilities .....	4,101 75	
Total . . . . .		5,966 81
Total admitted assets .....		\$37,664 38

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$16,000 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	3,218 00	
Total liabilities .. . . .		\$19,218 00
Balance, to protect contracts .....		\$18,446 38
Mortuary .....	\$4,027 10	
Emergency .....	11,407 60	
Expense .....	3,011 68	
Total special funds .....		\$18,446 38

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	8,861	\$16,352,500	643	\$1,154,000
Policies or certificates written or increased during the calendar year .....	3,424	5,632,500	523	828,000
Total .....	12,285	\$22,185,000	1,166	\$1,982,000
Deduct decreased or ceased to be in force during year .....	849	1,453,500	44	72,500
Total policies or certificates in force December 31 (end of year) .....	11,436	\$20,731,500	1,122	\$1,909,500
Losses and claims unpaid December 31 (beginning of year) .....	14	\$26,000		
Losses and claims incurred during the calendar year .....	42	95,000	5	\$11,000
Total .....	56	\$121,000	5	\$11,000
Losses and claims scaled down, compromised or paid during the year .....	47	105,000	5	11,000
Losses and claims unpaid December 31 (end of year) .....	9	\$16,000		
Assessments collected during year .....		\$130,625 50		

Received from members in Wisconsin during 1900: Mortuary, \$9,023.10; expense, \$1,762.85; total, \$10,785.95.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Five dollars when becoming a member.  
Give amount of annual dues to subordinate bodies, and how paid. Have no subordinate bodies.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000.00 now, and \$500.00. Give limiting ages for admission. 18 and 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. Does your insurance contain any dividend feature? Guaranteed by assessments. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. American experience table at age of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Up to January 1st one assessment. Beginning January 1st a small per cent. to be set aside as an emergency fund.

Are the officers, directors or trustees elected at an annual meeting of members? Directors are. If not, how are they chosen? Officers elected by directors.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No such agreement.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Policies issued to widows, heirs, relatives and devisees.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? Have no subordinate bodies.

What is the aggregate amount of one assessment upon all the members of the society? \$11,467.00.

# KNIGHTS OF THE MACCABEES OF THE WORLD (Supreme Tent),

*Port Huron, Michigan.*

[Incorporated September 11, 1885; reincorporated August 31, 1894; November 7, 1895; August 18, 1899; commenced business September 1, 1893.]

President, D. P. MARKEY.

Secretary, G. J. SIEGLE.

Home Office, MACCABEE TEMPLE.

Wisconsin Grand Lodge Officers—Secretary, G. J. Siegle, Port Huron, Mich.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, May 22, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..	\$933,130 82
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## INCOME DURING YEAR.

Gross amount of membership fees .....	\$23,613 37
Dues for expenses, per capita tax, etc.....	5,006 42
Assessments: Mortuary, \$2,193,024.60; expense, \$306,804.91; sick and accident, \$43,611.66.....	2,543,441 21
Medical examiners' fees paid by applicant.....	9,067 47
Total paid by members .....	\$2,586,128 37
Interest, \$22,564.33; rent, \$1,944.16 .....	24,508 49
From all other sources, viz.: Temporary relief loans returned .....	1,700 00
Supplies sold .....	15,643 29
Advertising, \$1,283.38; miscellaneous, \$127.20 .....	1,410 58
Total income during the year .....	\$2,629,390 83
Sum .....	\$3,562,521 56

## DISBURSEMENTS DURING YEAR.

Death claims, \$1,848,838.79; permanent disability claims, \$70,963.33 .....	\$1,919,822 12
Temporary disability, \$5,583.55; sick and accident benefits, \$25,132.00 .....	30,715 55
Payments returned to applicants or members.....	928 75
Total paid to members .....	\$1,951,466 42
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies....	62,519 72
Salaries of officers .....	31,249 56
Salaries and other compensation of office employees .....	24,591 84
Medical salaries or fees paid supreme or grand medical supervisors .....	1,609 65
Rent, \$192.50; taxes, \$704.10; advertising and printing, \$9,869.61 .....	10,766 21
All other items, viz.: Postage, express and telegraph, \$7,217.76; legal expenses, \$3,522.88; governing bodies, \$590.98; official publication, \$30,978.05; insurance departments, \$1,552.83; miscellaneous, \$3,272.06; great camp, \$90,803.88; travel, \$5,068.25; prizes, \$24,850.05; freight, \$3,576.75; furniture, \$4,717.91; repairs, \$329.77; interest, \$547.49; supplies, \$15,619.40 .....	182,588 06
(Total expenses, \$313,325.04.)	

Total disbursements ..	\$2,264,791 46
Balance ..	\$1,297,730 19

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$87,707 72
Book value of bonds (excluding interest) and stocks owned absolutely .....	863,667 87
Cash in office, \$1,549.08; deposited in bank, \$344,805.52..	346,354 60
<b>Total net ledger assets .....</b>	<b>\$1,297,730 19</b>

## NON-LEDGER ASSETS.

Interest due, \$2,210.80; accrued, \$1,000.00 .....	\$3,210.80
Rents .....	170 00
Market value of bonds (not including interest) and stocks over book value .....	15,773 03
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	215,508 09
<b>Total non-ledger assets .....</b>	<b>\$234,661 92</b>
<b>Gross assets .....</b>	<b>\$1,532,392 11</b>

## DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to mar- ket value .....	\$37,707 72
Deposit with Insurance departments, Ontario and Quebec .....	10,000 00
<b>Total .. .</b>	<b>47,707 72</b>
<b>Total admitted assets .....</b>	<b>\$1,484,684 39</b>

## NON LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$239,700.00; resisted, \$63,500.00 .....	\$308,200 00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	24,195 16
<b>Total liabilities .....</b>	<b>\$332,395 16</b>
<b>Balance, to protect contracts .....</b>	<b>\$1,152,289 23</b>
Mortuary .....	\$133,793 44
Sick and accident and relief funds .....	25,841 39
Emergency fund .....	863,667 87
Expense .....	128,986 53
<b>Total special funds .....</b>	<b>\$1,152,289 23</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	170,489	\$244,956,500	6,599	\$7,853,500
Policies or certificates written or increased during the calendar year .....	51,285	58,905,000	2,289	1,945,000
Total .....	221,774	\$303,861,500	8,888	\$9,748,500
Deduct decreased or ceased to be in force during year .....	17,942	17,001,500	975	863,500
Total policies or certificates in force December 31 (end of year) .....	203,832	\$286,860,000	7,913	\$8,935,000
Losses and claims unpaid December 31 (beginning of year) .....	172	\$286,500	4	\$7,000
Losses and claims incurred during the calendar year .....	1,250	1,901,950	44	66,900
Total .....	1,422	\$2,188,450	48	\$73,900
Losses and claims scaled down, compromised or paid during the year .....	1,217	1,880,250	37	57,900
Losses and claims unpaid December 31 (end of year) .....	205	\$308,200	11	\$16,000
Assessments collected during year .....	12		12	

Received from members in Wisconsin during 1900: Mortuary, \$69,380.43; expense, \$12,078.47; total, \$81,458.90.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? \$5.00 paid by applicant at time of admission.

Give amount of annual dues to subordinate bodies, and how paid. Regulated by subordinate bodies.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500 to \$3,000. Give limiting ages for admission. 18 to 51 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Assessments are levied according to age at time of admission.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. 12 per cent. to pay management expenses.

Has the society any emergency funds? Yes. To provide for payment of death claims in excess of what 12 assessments annually will pay. Invested in U. S. bonds.

Are the officers, directors or trustees elected at an annual meeting of members? If not, how are they chosen? Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not so agree.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$200,000.

# LADIES OF THE MACCABEES OF THE WORLD

(Supreme Hive),

*Port Huron, Michigan.*

[Incorporated April 6, 1897; voluntary association organized October 1, 1892; commenced business, October 1, 1892.]

President, MRS. LILLIAN M. HOLLISTER. Vice President, EMMA S. OLDS.  
Secretary, MISS BINA M. WEST. Treasurer, A. LOUISE MYERS.  
Home Office, MACCABEES' TEMPLE.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May, 1897.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$230,449 37
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$16,463 51
Dues for expenses, per capita tax, etc. . . . .	38,214 78
Assessments: Mortuary, \$450,302.91; reserve, \$73,372.05; expense, \$51,931.33 . . . . .	575,606 29
Medical examiners' fees paid by applicant . . . . .	2,712 75
Total paid by members . . . . .	\$632,997 33
Interest . . . . .	3,147 56
From all other sources, viz.: General fund of disbursing Hive turned over . . . . .	37 81
Net income on charter and other supplies . . . . .	1,998 05
Total income during the year . . . . .	\$638,180 75
Sum . . . . .	\$868,630 12

## DISBURSEMENTS DURING YEAR.

Death claims, \$441,379.40; permanent disability claims, \$2,400.00 . . . . .	\$443,779 40
Payments returned to applicants or members . . . . .	3,862 04
Total paid to members . . . . .	\$447,641 44
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	25,716 18
Salaries of officers . . . . .	8,800 08
Salaries and other compensation of office employees . . . . .	11,938 68
Salary supreme medical examiner . . . . .	3,500 00
Rent, \$1,293.00 light, \$117.30; janitor, \$394.18; advertising and printing, \$11,252.71; all other items, viz., postage, freight, express, telephone and telegraph, \$749,696.51; legal expenses, \$4,251.54; governing bodies, \$27,753.27; official publication, \$9,669.96; insurance departments, \$525.59; furniture and fixtures, \$5,823.50; officers' traveling expenses, \$5,904.95; fire insurance, \$61.89; convention and class work, \$220.90 (Total expenses, \$127,013.15; miscellaneous, \$2,292.91.) . . . . .	77,058 21
Total disbursements . . . . .	\$574,654 59
Balance . . . . .	\$293,975 53

LEDGER ASSETS.

Book value of bonds (excluding interest) and stocks owned absolutely .....	\$115,350 00	
Emergency fund, Citizens Commercial and Savings Bank, Flint, Mich. ....	81,050 48	
Other deposits: Citizens Commercial and Savings Bank, Flint, Mich. ....	83,459 65	
Commercial Bank, Port Huron, Mich. ....	14,115 40	
Total net ledger assets .....		\$293,975 53

NON-LEDGER ASSETS.

Assessments in hands of subordinate bodies .....	\$20,000 00	
Gross assets .....		\$313,975 53

DEDUCT ASSETS NOT ADMITTED.

Depreciation of ledger assets to bring same to market value: U. S. bonds 2's of 1891 .....	1,350 00	
Total admitted assets .....		\$312,625 53

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$51,500.00: resisted, \$4,500.00 .....	\$56,000 00	
Salaries, rents, expenses, taxes bills, accounts, fees, etc., due and accrued .....	12,115 61	
Total liabilities .....		\$68,115 61
Balance, to protect contracts .....		\$244,509 92
Comprised under the following funds:		
Mortuary .....	\$34,521 04	
Reserve or emergency .....	195,050 48	
Expense .....	14,938 40	
Total special funds .....		\$244,509 92



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. \$3.00 membership fee paid to subordinate lodge or organizer.

Give amount of annual dues to subordinate bodies, and how paid. One dollar per year for social, 50 cents per year for beneficial members, payable semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000 and \$500.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No such guarantee.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded according to age. Combined mortality experience. Assessments levied according to age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? 12 per cent. for expense as provided in Sec. No. 94 of the laws of the order.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? For the purpose of meeting claims in excess of amount realized from twelve assessments per annum created by accumulating, one assessment payable in October of each year as per section 173 of laws. Invested in United States bonds; no other investments allowed under the laws.

Are the officers, directors or trustees elected at an annual meeting of members? Biennially. Elected by vote of representatives assembled in supreme hive review.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No such agreement.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? See schedule below for claims not paid in full with reason therefor.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$75,000 approximated.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	56,267	\$55,297,000	1,828	\$1,766,000
Policies or certificates written or increased during the calendar year .....	15,184	12,765,000	741	617,000
Total ....	71,451	\$68,162,000	2,569	\$2,383,000
Deduct decreased or ceased to be in force during year .....	6,115	6,058,367	243	228,500
Total policies or certificates in force December 31 (end of year) .....	65,336	\$62,103,633	2,326	\$2,154,500
Losses and claims unpaid Dec. 31 (beginning of year) .....	68	\$77,050 00	2	\$3,000 00
Losses and claims incurred during the calendar year (death, 415, \$433,800.00; disability, 22, \$2,400) .....	437	436,200 00	9	9,000 00
Total ....	505	\$513,250 00	11	\$12,000 00
Losses and claims scaled down, compromised or paid during the year (paid in full, 434, \$432,750.00; compromised, 13, \$195.00; Ry., 5, \$5,000.00) .....	452	457,250 00	8	9,000 00
Losses and claims unpaid Dec. 31 (end of year) .....	53	\$56,000 00	3	\$3,000 00
Assessments collected during year.....	8			

Received from members in Wisconsin during 1900: Mortuary, \$16,641.75; expense, \$336.67; total, \$19,488.37. Reserve, \$2,509.96.

# MILWAUKEE MUTUAL LIFE INSURANCE COMPANY,

*Milwaukee, Wisconsin.*

[Incorporated April 11, 1891; commenced business April 11, 1891.]

President, GEO. N. WISWELL.  
Secretary, IRA F. MURPHY.

Vice-President, C. H. BELLOCK.  
Home Office, MASONIC BLDG.

Wisconsin Grand Lodge Officers: President, W. W. BISHOP, Milwaukee, Wis.;  
Secretary, GEO. W. JAGUS, Racine, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$24,894 06
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$18,524 52
Dues for expenses, per capita tax, etc. . . . .	15,527 85
Assessments: Mortuary, \$35,481.32; reserve, \$4,152.35. . . . .	29,633 67
Total paid by members . . . . .	\$73,686 04
Interest . . . . .	487 05
From all other sources, viz.: Advance payment fund . . . . .	385 81
Total income during the year . . . . .	\$74,558 90
Sum . . . . .	\$99,452 96

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$39,300 03
Payments returned to applicants or members. . . . .	202 68
Total paid to members . . . . .	\$39,502 71
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies. . . . .	16,550 84
Salaries of managers and agents not paid by commissions . . . . .	555 81
Salaries of officers . . . . .	7,722 29
Salaries and other compensation of office employees. . . . .	4,135 33
Medical examiners' fees, paid subordinate medical examiners, \$783.00; medical salaries or fees paid supreme or grand medical supervisors, \$1,200.00 . . . . .	1,983 00
Rent, \$780.00; advertising and printing, \$1,736.06 . . . . .	2,516 06
All other items, viz.: Postage, express and telegraph, \$1,481.04; legal expenses, \$1,240.29 . . . . .	2,721 33
Governing bodies . . . . .	146 33
Insurance department, \$165.00; miscellaneous: Col., \$1,929.18 . . . . .	2,094 18
(Total expenses, \$38,425.17.)	
Total disbursements . . . . .	\$77,927 88
Balance . . . . .	\$21,525 08

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$11,025 00
Agents' or personal debit balances .....	11,725 44
Cash in office, \$399.42; deposited in bank, \$8,718.81....	9,118 23
Trust Nat. Bank .....	\$6,852 98
Nat. Exch. Bank .....	1,865 83
Total .....	\$31,868 67
Personal or agents' credit balances .....	10,343 59

Total net ledger assets .....	\$21,525 08
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## NON-LEDGER ASSETS.

Rents due .....	\$307 34
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	6,796 94

Total non-ledger assets .....	\$7,104 28
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Gross assets .....	\$28,629 36
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## DEDUCT ASSETS NOT ADMITTED.

Excess of item 14 of assets over item 2 of liabilities ....	796 94
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Total admitted assets .....	\$27,832 42
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## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$3,000.00; resisted, \$3,000.00 .....	\$6,000 00
Advance assessments .....	791 95

Total liabilities .....	\$6,791 95
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Balance, to protect contracts .....	\$21,040 47
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Mortuary .....	\$6,000 00
Reserve ..	12,000 00
Expense ..	3,040 47

Total special funds .....	\$21,040 47
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	4,488	\$6,126,500	3,166	\$4,708,000
Policies or certificates written or increased during the calendar year ....	1,436	1,649,500	1,028	1,227,500
Total .....	5,924	\$7,776,000	4,194	\$5,935,500
Deduct decreased or ceased to be in force during year .....	1,010	\$1,125,500	556	\$726,000
Total policies or certificates in force Dec. 31 (end of year) .....	4,914	\$6,560,500	3,638	\$5,209,500
Losses and claims unpaid Dec. 31 (beginning of year) .....	4	\$8,000 00	4	\$8,000 00
Losses and claims incurred during the calendar year .....	28	46,500 00	21	39,500 00
Total .....	32	\$54,500 00	25	\$47,500 00
Losses and claims scaled down, compromised or paid during the year ....	28	48,500 00	23	43,500 00
Losses and claims unpaid Dec. 31 (end of year) .....	4	\$6,000 00	2	\$4,000 00
Assessments collected during year.....	12	\$39,633 67	.....	.....

Received from members in Wisconsin during 1900: Mortuary, \$45,751.36; expense, \$11,437.84; total, \$57,189.20.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. No entrance fee charged.

Give amount of annual dues to subordinate bodies, and how paid. From \$3.00 to \$4.00 annual dues, as voted by the lodges. When and how much of this is transferred to supreme or grand body? \$1.00 per capita tax, payable semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500 to \$3,000. Give limiting ages for admission. 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes, by reserve and guarantee funds.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. American experience and at age of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? \$4.00 per \$1,000 for general fund.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? Twelve payments a year, regardless of deaths, and surplus put in the reserve.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. Reserves the right to make an extra call if reserve is exhausted.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member? Yes. Are assignments of certificates to other than such persons allowed? The law of Wisconsin as regards beneficiaries.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$6,250.00.

## MODERN WOODMEN OF AMERICA,

*Rock Island Illinois.*

[Incorporated May 5, 1884; commenced business January 2, 1883.]

Head Consul, W. A. NORTHCOTT.

Head Clerk, O. W. HAWES.

Home Office, ROCK ISLAND.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1884.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$578,620 15

## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc.....	\$492,871 00
Assessments: Mortuary .....	4,366,714 00
Total paid by members .....	\$4,859,585 00
Interest, \$4,344.24; rent, \$405.00 .....	4,749 24
From all other sources, viz.: By benefit order issued 1899, cancelled 1900 .....	2,000 00
Certificate fees, \$12,440.25; supplies sold, \$86,281.02; advertisements in official paper, \$7,619.58; old type sold, \$2,138.19; Div. Bank Commerce, \$1.58 .....	108,480 62
Total income during the year .....	\$4,974,814 86
Sum . . . . .	\$5,553,435 01

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$4,179,364 30
Payments returned to applicants or members.....	1,787 10
Total paid to members .....	\$4,181,151 40
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	119,912 03
Head officers' traveling expense .....	944 23
Salaries of officers, \$13,099.32. Other compensation of officers: Per diem directors, \$15,915.00; per diem auditors, \$2,808.00 .....	31,823 92
Salaries and other compensation of office employees. Rent, \$180.00; taxes, \$1,421.60; advertising and print- ing, \$36,774.65 .....	86,746 33
All other items, viz.: Postage, express and tele- graph, \$38,037.93; legal expenses, \$14,161.45; govern- ing bodies, \$2,680.80; official publication, \$68,733.48; insurance departments, \$860.75; miscellaneous, \$14,728.28; expense head physicians, \$3,513.03; sup- plies purchased, \$61,264.84; traveling expenses direc- tors, \$3,212.42; traveling expenses, auditors, \$730.28..	38,376 25
(Total expenses, \$485,125.02.) Total disbursements .....	207,323 26
Balance . . . . .	\$4,666,276 42
Less depreciation assets reported, 1899 .....	\$887,158 59
Net ledger balance .....	37,366 22
	\$849,792 37

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$147,761 38	
Furniture account .....	51,088 77	
Literary account .....	1,773 60	
In hands head banker .....	649,168 62	
First Nat. Bank, Holstein, Ia. ....	\$25,000 00	
First Nat. Bank, Racine, Wis. ....	50,000 00	
Des Moines Savings Bank, Des Moines Iowa .....	50,000 00	
Capital City Bank, Madison, Wis. ....	75,000 00	
Nat. Bank Commerce, Kansas City, Mo. ....	50,000 00	
First Nat. Bank, Chariton, Iowa. ....	399,168 62	
<b>Total net ledger assets .....</b>		<b>\$849,792 37</b>

## NON-LEDGER ASSETS.

Interest accrued on bank deposits .....	\$4,156 25	
Rents .....	17 50	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	438,000 00	
<b>Total non-ledger assets .....</b>		<b>\$442,173 75</b>
<b>Gross assets . . . . .</b>		<b>\$1,291,966 12</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$51,088 77	
Library .....	1,773 60	
<b>Total . . . . .</b>		<b>52,862 39</b>
<b>Total admitted assets .....</b>		<b>\$1,239,103 75</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid. ....	\$41,285 70	
Losses in process of adjustment or reported, \$416,500.00; resisted, \$58,500.00 .....	475,000 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	17,139 80	
<b>Total liabilities . . . . .</b>		<b>\$533,425 00</b>
<b>Balance, to protect contracts .....</b>		<b>\$705,678 75</b>
Mortuary .....	\$287,567 50	
Expense .....	438,111 25	
<b>Total special funds .....</b>		<b>\$705,678 75</b>



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	428,361	\$786,811,000	39,313	\$67,244,000
Policies or certificates written or increased during the calendar year ....	140,217	226,295,000	9,818	14,849,000
Total .....	568,578	\$1,013,106,000	49,131	\$82,093,000
Deduct decreased or ceased to be in force during year .....	30,720	47,952,500	1,815	2,620,000
Total policies or certificates in force Dec. 31 (end of year).....	537,858	\$965,153,500	47,316	\$79,473,000
Losses and claims unpaid Dec. 31 (beginning of year) .....	249	\$477,250 00	22	\$36,500 00
Losses and claims incurred during the calendar year .....	2,287	4,274,500 00	206	361,000 00
By benefit order issued 1899, cancelled 1900 .....	1	2,000 00	.....	.....
Total .....	2,537	\$4,753,750 00	228	\$397,500 00
Losses and claims scaled down, compromised or paid during the year.....	2,254	4,237,464 30	199	347,500 00
Losses and claims unpaid Dec. 31 (end of year) .....	283	\$516,285 70	29	\$50,000 00
Assessments collected during year....	11	\$4,366,714 00	.....	.....

Received from members in Wisconsin during 1900: Mortuary, \$364,041.75; expense, \$52,697.12; total, \$416,738.87.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Entrance fee established by by-laws at \$5.00. No part comes into funds head camp; goes to local camp or organizer.

Give amount of annual dues to subordinate bodies, and how paid. One dollar per annum, collected semi-annually from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000 and \$500. Give limiting ages for admission. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value. No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? According to age at joining. On age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? Biennial, at biennial meeting of head camp.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$438,000.00.

# MUTUAL AID SOCIETY OF THE GERMAN LUTHERAN SYNOD OF IOWA AND OTHER STATES,

*Waverly, Iowa.*

[Incorporated June 21, 1882, and Feb. 22, 1896, under Iowa state laws; organized June 27, 1879; commenced business Sept. 24, 1879.]

President, O. KRAUSHAAR.  
Secretary, G. A. GROSSMANN.

Vice-President, JOHN SOHL.  
Home Office, 111 BREMER AVE.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, July 23, 1898.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$28,400 22

## INCOME DURING YEAR.

Gross amount of membership fees .....	\$1,296 30	
Dues for expenses, per capita tax, etc. ....	4,256 61	
Assessments: Mortuary .....	49,018 45	
Medical examiners' fees paid by applicant.....	300 00	
Total paid by members .....	\$54,871 36	
Interest, \$1,273.06; rent, \$200.00 .....	1,473 06	
From all other sources, viz.: Changing of certificates .....	31 75	
Total income during the year .....	\$56,376 17	
Sum . . . . .	\$84,776 39	

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$50,000 00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	281 00	
Salaries of officers .....	1,334 50	
Medical examiners' fees, paid subordinate medical examiners, \$300.00; medical salaries or fees paid su- preme or grand medical supervisors, \$40.50 .....	340 50	
Taxes, \$221.32; advertising and printing, \$343.15 .....	564 47	
All other items, viz.: Postage, express and tele- graph, \$264.90; legal expenses, \$6.00 insurance de- partments, \$169.90; miscellaneous, \$71.10 repairs on on real estate .....	501 90	
Furniture .....	31 50	
(Total expenses, \$3,063.87.) Total disbursements .....	\$53,053 87	
Balance . . . . .	\$31,722 52	

## LEDGER ASSETS.

Book value of real estate unincumbered .....	\$3,926 71	
Mortgage loans on real estate, first liens.....	18,865 00	
Book value of bonds (excluding interest) and stocks owned absolutely .....	885 31	
Cash in bank .....	7,227 40	
Loans on personal security, \$800.00; loans under fore- closure, \$18.10 .....	818 10	
<b>Total net ledger assets .....</b>		<b>\$31,722 52</b>

## NON-LEDGER ASSETS.

Interest due, \$164.00; accrued, \$39.83 bonds, \$397.47 mortgages .....	\$601 30	
Rents accrued .....	176 00	
Market value of real estate over book value .....	212 57	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	1,940 83	
<b>Total non-ledger assets .....</b>		<b>\$2,929 70</b>
<b>Gross assets .....</b>		<b>\$34,652 22</b>

## DEDUCT ASSETS NOT ADMITTED.

Loans on personal security, \$800.00; loans under fore- closure, \$18.10 .....	818 10	
<b>Total admitted assets .....</b>		<b>\$33,834 12</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$2,000; not yet due, \$11,000 .....	\$13,000 00	
Advance assessments .....	302 60	
<b>Total liabilities .....</b>		<b>\$13,302 60</b>
<b>Balance, to protect contracts .....</b>		<b>\$20,531 52</b>
Mortuary .....	\$382 31	
Reserve .....	19,739 70	
Expense .....	409 51	
<b>Total special funds .....</b>		<b>\$20,531 52</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Polices or certificates in force Dec. 31 (beginning of year) .....	4,079	\$4,046,500	1,058	\$1,055,000
Polices or certificates written or increased during the calendar year .....	306	291,500	52	52,000
Total .....	4,379	\$4,338,000	1,110	\$1,107,000
Deduct decreased or ceased to be in force during year .....	120	119,000	31	31,000
Total polices or certificates in force Dec. 31 (end of year) .....	4,259	\$4,219,000	1,079	\$1,076,000
Losses and claims unpaid Dec. 31 (beginning of year) .....	8	\$8,000 00	1	\$1,000 00
Losses and claims incurred during the calendar year .....	55	55,000 00	12	12,000 00
Total .....	63	\$63,000 00	13	\$13,000 00
Losses and claims paid during the year....	50	50,000 00	9	9,000 00
Losses and claims unpaid Dec. 31 (end of year) .....	13	\$13,000 00	4	\$4,000 00
Assessments collected during year.....		\$53,275 16		\$14,081 55

Received from members in Wisconsin during 1900: Mortuary, \$12,827.70; expense, \$1,253.85; total, \$14,081.55.

# MISCELLANLEOUS QUESTIONS.

Give amount of entrance fee, an dhow' paid. Three dollars and twenty-five cents; payable at admission.

Give amount of annual dues to subordinate bodies, and how paid. One dollar per annum, payable semi-annually. When and how much of it is transferred to supreme or grand body? All of it to grand body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$1,000 and \$500. Give limiting ages for admission. 18 to 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value. No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? According to age. Assessments are levied on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? Created by admission fees, interest and surplus of dues; for death losses only; trustees empowered to loan on first (real estate) mortgages, which are deposited with state auditor.

Are the officers, directors or trustees elected at an annual meeting of members? Every third year by delegates from local branches.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No such agreement.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? Have no table.

What is the aggregate amount of one assessment upon all the members of the society? \$5,031.05. Assessment No. 10, 1900.

MYSTIC WORKERS OF THE WORLD,

*Fulton, Illinois.*

[Incorporated Feb. 24, 1896, under Fraternal Beneficiary law, approved June 21, 1895; commenced business, Feb. 24, 1896.]

Supreme Master, GEO. W. HOWE.  
Secretary, EDMUND JACKSON.

Vice-Master, R. S. COWAN.  
Home Office, FULTON, ILL.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, March 1, 1899.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$3,729 50
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INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. ....	\$23,782 34
Assessments: Mortuary .....	89,866 66
Total paid by members .....	\$113,649 00
From all other sources, viz.: Supplies .....	1,274 65
Fines and certificate fees .....	323 19
Total income during the year .....	\$115,246 84
Sum . . . . .	\$118,976 34

DISBURSEMENTS DURING YEAR.

Death claims, \$71,450.00; permanent disability claims, \$11,918.00 .....	\$83,368 00
Payments returned to applicants or members.....	87 85
Total paid to members .....	\$83,455 85
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	12,186 76
Salaries of officers, \$5,520.44; other compensation of officers, \$2,592.86 .....	8,113 30
Salaries and other compensation of office employees..	1,019 91
Print, \$173.00; advertising and printing, \$554.45.....	727 45
All other items, viz.: Postage, express and telegraph, \$825.10; legal expenses, \$122.95; official publication, \$2,033.28; insurance departments, \$140.00; miscellaneous, \$406.54. ....	3,527 87
Sundries. ....	569 57
(Total expenses, \$25,575.29.)	
Total disbursements . . . . .	\$109,600 71
Balance . . . . .	\$9,375 63

## LEDGER ASSETS.

Cash deposited in National Bank of Ottawa .....	\$9,375 63
Furniture, fixtures and stationery, \$2,902.59.	

## NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	\$22,092 30
Gross assets .....	\$31,467 93

## DEDUCT ASSETS NOT ADMITTED.

Excess of item 14 of Assets over item 2 of Liabilities ..	5,732 30
Total admitted assets .....	\$25,735 63

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$12,463; resisted, \$4,000 .....	\$16,460 00
All other liabilities .....	3,691 62
Total liabilities .....	\$20,151 62
Balance, to protect contracts .....	\$5,584 01

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	9,947	\$16,086,950	496	\$715,400
Policies or certificates written or increased during the calendar year .....	6,437	9,479,500	1,486	2,059,600
Total .....	16,584	\$25,566,450	1,982	\$2,775,000
Deduct decreased or ceased to be in force during year .....	2,162	3,238,275	363	482,200
Total policies or certificates in force Dec. 31 (end of year) .....	14,222	\$22,328,175	1,619	\$2,292 800
Losses and claims unpaid Dec. 31 (beginning of year) .....	51	\$8,300 00	1	\$2,000 00
Losses and claims incurred during the calendar year .....	52	91,528 00	2	2,300 00
Total .....	57	\$99,828 00	3	\$4,450 00
Losses and claims settled down, compromised or paid during the year .....	49	83,368 00	3	4,200 00
Losses and claims unpaid Dec. 31 (end of year) .....	8	\$16,460 00		\$250 00
Assessments collected during year .....	8	\$9,866 66	8	\$5,672 86

Received from members in Wisconsin during 1900: Mortuary, \$5,672.86; expense, \$2,031.25; total, \$7,704.11.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? \$5.00 in cash paid by applicant. Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$2.00 per annum payable quarterly. All sent to supreme body quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000.00 to \$500.00. Give limiting ages for admission. 18 to 51 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. American table. On age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. Used to pay disability benefits also.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? No. Biennially by supreme lodge, to which each lodge has a delegate.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not so agree.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$14,933.10.



## NATIONAL PROTECTIVE LEGION,

*Waverly, New York.*

[Incorporated August 17, 1891; approved August 17, 1891; commenced business October 16, 1890.]

President, E. E. ROGERS.  
Secretary, GEO. A. SCOTT.Vice President, J. W. JACKSON.  
Home Office, 328 BROAD ST.Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1900.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$93,803 53
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$652 00
Assessments: Mortuary, \$5,994.75; expense, \$35,914.50; benefit, \$229,235.25 . . . . .	301,144 50
Total paid by members . . . . .	\$301,796 50
Interest, \$2,388.75; checks returned by members uncashed, \$76.30 . . . . .	2,465 05
From all other sources, viz.: Supplies sold local lodges, \$2,679.37; all other items, \$698.35 . . . . .	3,377 72
Total income during the year . . . . .	\$307,639 27
Sum . . . . .	\$401,442 80

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$10,872 57
Temporary disability loans, \$61,942.50; dividend benefits, \$151,985.16 . . . . .	213,927 66
Payments returned to applicants or members . . . . .	11 00
Total paid to members . . . . .	\$224,811 23
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	16,096 50
Salaries of officers, \$3,391.50; authors' fees, \$5,372.00 . . . . .	8,763 50
Salaries and other compensation of office employees . . . . .	1,714 17
Rent, \$140.64; advertising, printing and supplies, \$4,900.76 . . . . .	5,041 40
All other items, viz.: Postage, express and telegraph, \$2,147.72; insurance departments, \$236.80; miscellaneous, office fixtures, \$540.48; travelling expense, \$2,607.44 . . . . .	5,532 44
All other items: Light, fuel, premiums on securities, etc. . . . .	3,567 77
(Total expenses, \$40,715.78.)	
Total disbursements . . . . .	\$265,527 01
Balance . . . . .	\$135,915 79

# NATIONAL PROTECTIVE LEGION.

487

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$30,500 00	
Book value of bonds (excluding interest) and stocks owned absolutely .....	31,940 31	
Deposited in First Nat. Bank, Waverly, N. Y.....	73,475 48	
<b>Total net ledger assets .....</b>		<b>\$135,915 79</b>

## NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body .....		\$31,197 75
<b>Total admitted assets .....</b>		<b>\$167,113 54</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....		\$1,013 85
Balance, to protect contracts .....		\$166,099 69
Mortuary .....	\$11,372 25	
Benefit .....	115,120 89	
Expense .....	39,606 55	
<b>Total special funds .....</b>		<b>\$166,099 69</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	12,742	\$6,371,000	26	\$13,000
Policies or certificates written or increased during the calendar year.....	10,899	3,800,650	108	30,300
<b>Total .....</b>	<b>23,641</b>	<b>\$9,171,650</b>	<b>134</b>	<b>\$43,300</b>
Deduct decreased or ceased to be in force during year. ....	3,481	3,523,850	132	37,800
<b>Total policies or certificates in force December 31 (end of year) .....</b>	<b>20,160</b>	<b>\$5,647,800</b>	<b>132</b>	<b>\$37,800</b>
Losses and claims incurred during the cal- endar year .....	3,369	\$225,814 08	6	\$180
Losses and claims scaled down, compro- mised or paid during the year .....	3,345	224,800 23	6	180
Losses and claims unpaid December 31 (end of year) .....	21	\$1,013 85	.....	
<b>Assessments collected during year.....</b>	<b>12</b>	<b>\$301,144 50</b>	<b>12</b>	<b>\$990 50</b>

Received from members in Wisconsin during 1900: Benefit, \$750.00; expense, \$240.50; total, \$990.50.

## MISCELLANLEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Entrance fee regulated largely by local lodges and paid by members.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Quarterly dues are paid; amount regulated by local lodges. None transferred to national body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Maximum, \$1,600; minimum, \$250. Give limiting ages for admission. Oldest, 59 years; youngest, 18 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? It returns to the members at stated periods such accumulative profits as arise from the business after paying other obligations. Pays disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Fixed assessments.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any benefit funds? Yes. For what purpose, how created, and where deposited? To pay excessive losses should such occur; Created by levying assessments each month. Deposited in First National Bank, Waverly, N. Y.

Are the officers, directors or trustees elected at an annual meeting of members? Biennially. By representative, from each local lodge to a national meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not so agree.

Is a medical examination required before issuing a certificate to applicants? Required of all in the mortuary class. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? No table used.

What is the aggregate amount of one assessment upon all the members of the society? \$21,197.75.

## NATIONAL UNION,

*Toledo, Ohio.*

[Incorporated May 14, 1881; voluntary organization, organized May, 1881; commenced business June, 1881.]

President, WM. L. WILD.  
Secretary, J. W. MYERS.

Vice President, M. G. JEFFERIS.  
Home Office, NATIONAL UNION BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance,  
Date of admission into Wisconsin, May 23, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$222,614 14

## INCOME DURING YEAR.

Benefit certificate fees . . . . .	\$9,974 67
Dues for expenses, per capita tax, etc., \$51,507.66; special, \$6,556.10 . . . . .	108,663 76
Assessments: Mortuary . . . . .	1,506,340 20
Total paid by members . . . . .	\$1,624,378 13
Interest . . . . .	2,466 21
From all other sources, viz.: Advertising . . . . .	258 51
Total income during the year . . . . .	\$1,627,042 84
Sum . . . . .	\$1,849,656 98

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$1,502,150 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	59,193 52
Salaries of officers . . . . .	13,950 00
Salaries and other compensation of office employees Rent, \$1,932.00; taxes, \$16.50; advertising and printing, \$7,196.85 . . . . .	10,193 85
All other items, viz.: Postage, express and tele- graph, \$2,513.42; legal expenses, \$2,487.92; governing bodies, \$7,911.90; official publication, \$6,852.84; in- surance departments, \$584.00; miscellaneous, \$9,467.21 (Total expenses, \$122,699.81) . . . . .	9,145 15
29,617 29	
Total disbursements . . . . .	\$1,624,249 81
Balance . . . . .	\$225,407 17

## LEDGER ASSETS.

Cash deposited in bank .....	\$225,407 17
State National, American Exchange National, Century National, Park National, Produce Exchange Banking Co., all of Cleveland, Ohio.	

## NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	\$152,000 00
Total admitted assets .....	\$377,407 17

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$229,000.00; resisted, \$19,000.00 .....	\$248,000 00
Balance, to protect contracts .....	\$129,407 17
Mortuary .....	\$206,716 06
Expense .....	18,691 12
Total special funds .....	\$129,407 17

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	53,039	\$138,979,000	1,129	\$3,515,000
Policies or certificates written or increased during the calendar year .....	9,847	15,306,000	73	115,000
Total .....	62,886	\$154,283,000	1,202	\$3,630,000
Deduct decreased or ceased to be in force during year .....	4,734	9,391,000	46	148,000
Total policies or certificates in force December 31 (end of year) .....	58,152	\$144,892,000	1,156	\$3,482,000
Losses and claims unpaid December 31 (beginning of year) .....	56	\$156,000	3	\$6,000
Losses and claims incurred during the calendar year .....	550	1,598,000	12	40,000
Total .....	606	\$1,754,000	15	\$46,000
Losses and claims scaled down, compromised or paid during the year .....	515	1,506,000	12	34,000
Losses and claims unpaid December 31 (end of year) .....	91	\$248,000		
Assessments collected during year .....	10	\$1,506,340 30	10	\$39,912 89

## MISCELLANLEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Minimum \$2.00, paid to local council.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Minimum, \$2.00 per year. 90 cents annually to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$5,000—\$1,000. Give limiting ages for admission. Between 20 and 50 years only admitted.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Table inclosed increases each year in accordance with same.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at a annual meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto: No.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No, except affianced wife.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? \$1,901,690.45.

What is the aggregate amount of one assessment upon all the members of the society? \$153,136 68.

## ORDER OF COLUMBIAN KNIGHTS

(Supreme Lodge),

*Chicago, Illinois.*

[Incorporated August 14, 1895; commenced business August 14, 1895.]

President, FRANK BRUST. Vice President, O. F. FLEISCHER.  
 Secretary, EDWIN D. PEIFER. Home Office, 704 MASONIC TEMPLE.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
 Date of admission into Wisconsin, April, 1899.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
 year . . . . . \$48,743 37

## INCOME DURING YEAR.

Gross amount of membership fees.....	\$11,168 25	
Dues for expenses, per capita tax, etc.....	42,465 66	
Assessments: Mortuary, \$11,255.43; reserve, \$28,482.68;		
expense, \$11,977.67 .....	133,695 78	
Medical examiners' fees paid by applicant.....	2 50	
Total paid by members .....	\$197,322 19	
Interest, \$2,178.19; rent, \$900.00 .....	3,078 19	
From all other sources, viz.: Change of benefit cer-		
tificate .....	61 75	
Total income during the year .....	\$190,475 13	
Sum . . . . .	\$239,218 50	

## DISBURSEMENTS DURING YEAR.

Death claims, \$113,182.23; permanent disability claims,	\$117,183 33
\$4,000.00 .....	4,688 60
Payments returned to applicants or members.....	\$121,871 93
Total paid to members .....	11,417 79
Commissions, fees and salaries paid or allowed to	7,792 31
agents for organization of subordinate bodies....	6,080 85
Salaries of managers and agents not paid by com-	6,324 10
missions .....	
Salaries of officers, \$5,742.00; other compensation of	12,043 50
officers, \$38.85 .....	5,715 85
Salaries and other compensation of office employees	
Medical examiners' fees, paid subordinate medical	
examiners, \$10,048.98; medical salaries or fees paid	
supreme or grand medical supervisors, \$1,394.52....	
Rent, \$2,186.18; advertising and printing, \$3,559.67....	
All other items, viz.: Postage, express and tele-	
graph, \$1,691.49; legal expenses, \$1,045.90; official pub-	
lication, \$1,439.12; insurance departments, \$499.15;	
miscellaneous, furniture and fixtures, \$118.26; Org.	
and aid to lodges, \$4,465.15; prizes to lodges,	
\$1,641.00; lodge supplies, \$2,006.62; office supplies,	
\$380.82; bonds exp., 48.00; interest, \$1,216.05; per ca-	
pita tax, \$56.00 .....	14,887 76

(Total expenses, \$61,222.16.)

Total disbursements . . . . . \$186,194 09

Balance . . . . . \$53,024 41

## LEDGER ASSETS.

Book value of bonds (excluding interest) and stocks owned absolutely .....	\$18,015 77	
Bills receivable .....	30,000 00	
Cash in office, \$16,587.06; deposited in bank, \$12,421.58. ....	29,008 64	
Total .....	\$107,024 41	
Borrowed money, \$24,000.00; all other, \$30,000.00. ....	54,000 00	
Total net ledger assets .....		\$53,024 41

## NON-LEDGER ASSETS.

Interest accrued .....	\$778 02	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	42,000 00	
Total non-ledger assets .....		\$42,778 02
Total admitted assets .....		\$95,802 43

## NON-LEDGER LIABILITIES.

Losses adjusted, not yet due .....	\$8,650 00	
Losses in process of adjustment or reported, \$35,150.00; resisted, \$6,900.00 .....	42,050 00	
Total liabilities .....		\$50,700 00
Balance, to protect contract .....		\$45,102 43
Reserve .....		\$45,102 43

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	11,314	\$18,793,000	117	\$179,500
Policies or certificates written or increased during the calendar year .....	3,787	4,213,000	320	343,600
Total .....	15,101	\$23,006,000	437	\$522,500
Deduct decreased or ceased to be in force during year .....	3,369	4,437,000	153	155,000
Total policies or certificates in force Dec. 31 (end of year) .....	11,732	\$18,569,000	314	\$367,500
Losses and claims unpaid Dec. 31 (beginning of year) .....	27	\$45,000		
Losses and claims incurred during the calendar year .....	66	133,500		
Total .....	93	\$178,500		
Losses and claims scaled down, compromised or paid during the year .....	56	129,800		
Losses and claims unpaid Dec. 31 (end of year) .....	37	\$48,700		

Received from members in Wisconsin during 1900: Res., \$411.81; mortuary, \$1,504.28; expense, \$196.32; total, \$2,112.41.



## MISCELLANLEOUS QUESTIONS.

Give amount of entrance fee, and how paid. \$2.00, paid with application.  
Give amount of annual dues to subordinate bodies and how paid. From \$3.00 to \$6.00. When and how much of this is transferred to supreme or grand body? \$1.00 per annum to grand body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000 and \$500. Give limiting ages for admission. 18 to 49.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? One-half of amount insured for if member is permanently disabled.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Based on combined American experience table. Assessments are rated at age of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? For the purpose of paying liabilities for death losses incurred during any one year, which are not covered by twelve mortuary assessments called from the members during the same year. Created by levying a certain fixed number of reserve fund assessments upon the members yearly. Invested in bonds. Deposited with Merchants Loan & Trust Co., Chicago, Ill.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 8.83.

What is the aggregate amount of one assessment upon all the members of the society? \$11,500.00.

# HERMANN'S SONS.

## HERMANN'S SONS (Beneficiary Fund of the Order of), *Milwaukee, Wisconsin.*

President, R. STELLING.  
Secretary, FRITZ REUTER.

Vice-President, LOUIS AARON.  
Home Office, 309 THIRD ST.

Wisconsin Grand Lodge Officers: President, R. STELLING, Port Washington;  
FRITZ REUTER, 309 3d St., Milwaukee.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$46,207 54
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### INCOME DURING YEAR.

Assessments: Mortuary . . . . .	\$45,822 88
Interest, \$1,329.55; rent, \$52.00 . . . . .	1,381 55
Total income during the year . . . . .	\$47,204 43

### DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$54,300 00
Water tax, \$3.15; taxes, \$16.57 . . . . .	26 12
Total disbursements . . . . .	\$54,326 12
Balance . . . . .	\$39,085 85

### LEDGER ASSETS.

Book value of real estate, unincumbered . . . . .	\$1,463 02
Mortgage loans on real estate, first liens . . . . .	36,391 09
Cash in office . . . . .	1,123 77
Total net ledger assets . . . . .	\$38,977 88

### NON-LEDGER ASSETS.

Interest due, \$2,758.50; accrued, \$606.94 . . . . .	\$3,365 44
Rents due, \$180.00, to Jan. 1, 1901 . . . . .	180 00
Total non-ledger assets . . . . .	\$3,545 44
Total admitted assets . . . . .	\$42,523 32
Reserve . . . . .	\$38,977 88
Emergency . . . . .	3,545 44
Total special funds . . . . .	\$42,523 32

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	No.	Amount
Policies or certificates in force Dec. 31 (beginning of year....	1,972	\$1,958,500 00
Policies or certificates written or increased during the calendar year (73 at \$1,000.00, 77 at \$500.00) .....	150	111,500 00
Total .....	2,122	\$2,070,000 00
Deduct decreased or ceased to be in force during year (59 deaths; 66 dropped, \$1,000.00; 25 dropped, \$500.00) .....	150	137,500 00
Total policies or certificates in force Dec. 31 (end of year) .....	1,972	\$1,932,500 00
Losses and claims incurred during the calendar year .....	59	\$59,000 00
Losses and claims settled down, compromised or paid during the year .....	61	\$54,200 00
Assessments collected during year .....	12	\$45,822 88

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. According to age at entrance, \$1.50, \$2.50, \$3.50 and \$4.50.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? The beneficiary fund pays no dues to subordinate bodies and no amount is transferred to grand body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$200.00 and \$1,000.00. Of these designated amounts, pursuant to the laws of the order, ten per cent. in case of death is retained and placed in the reserve or guarantee fund. Give limiting ages for admission. 18 to 45.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. Does your insurance contain any dividend feature? There is no dividend feature; the amounts are guaranteed by the existing reserve or guarantee fund and by the right to special assessment calls if required.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? According to age at entry.

The monthly assessment levy is based on age of members at age of entrance or divided into five classes: Old classes, 1, \$1.25; 2, \$1.65; 3, \$1.95; 4, \$2.25; 5, \$2.50. New members, 1, 96 cents; 2, \$1.16; 3, \$1.44; 4, \$1.74; 5, \$2.04. New members over 40 paying one half of this.

Is any part of the mortuary assessment used for any purpose except to pay entrance claims? No.

Does the society have emergency or reserve funds? Yes. For what purpose, where created, and where deposited? The reserve and guarantee funds are for compensation of future death losses and are created by interests on loans and one per cent. retained from death losses.

Are the officers, directors or trustees elected at an annual meeting of members? No. At biennial sessions of the grand lodge, through and from the delegates to the grand lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto: There are annually 12 assessments made, and if at any time there is not enough realized to pay the death losses, the grand officers are empowered to call special assessments.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? Yes, the member must make application in writing to the grand secretary, signed by himself and witness; the change will then be made on the books and on the certificate.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes, with the exception of retaining the above stated ten per cent. of each death loss.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No. If any such expense is made for any purpose, it is paid by the grand lodge.

What is the aggregate amount of one assessment upon all the members of the society? \$3,818.57, average for 1900.

# ORDER OF THE KNIGHTS OF THE WHITE CROSS (Grand Lodge),

*Milwaukee, Wisconsin.*

[Incorporated Nov. 11, 1886, under Chap. 86, R. S. 1878; approved April 3, 1900.]

President, JOHN GRAN. 1st Vice-President, O. B. OLSEN.  
Financial Secretary, J. B. SCHELDROP. 2d Vice-President, CHAS. LAKE.  
Home Office, 479 POTOMAC AVE.

Wisconsin Grand Lodge Officers: President, JOHN GRAN, 637 Greenfield Av.,  
Milwaukee, Wis.; Cor. Secretary, DR. T. A. LIEL, Marinette, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$4,987 41
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## INCOME DURING YEAR.

Due for expenses, per capita tax, etc. ....	\$314 50
Assessments: Mortuary .....	1,504 21
Total paid by members .....	\$1,818 71
From all other sources, viz.: Fine, change of certificate, etc. ....	18 65
Total income during the year .....	\$1,837 36
Sum . . . . .	\$6,824 77

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$1,500 00
Salaries of officers .....	\$100 00
Medical examiners' fees, paid subordinate medical examiners, \$1.00, paid by member; medical salaries or fees paid supreme or grand medical supervisors, 25 cents, paid by member to medical examiner. ....	75 00
Advertising and printing .....	423 14
Miscellaneous .....	2,093 80
Deposit with state treasurer of Wisconsin, U. S. bond and premium .....	
Total disbursements . . . . .	\$4,191 94
Balance . . . . .	\$2,632 83

## LEDGER ASSETS.

Cash in office .....	\$2,632 83
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year)...	560	*\$500 00
Policies or certificates written or increased during the calendar year .....	115	.....
Total .....	675	.....
Deduct decreased or ceased to be in force during year.....	44	.....
Total policies or certificates in force Dec. 31 (end of year) .....	631	.....
Losses and claims incurred during the calendar year.....	5	\$2,500 00

\*Estimated.

Received from members in Wisconsin during 1900: Mortuary, \$561.10; expense, \$122.70; total, \$683.80.

## MISCELLANEOUS QUESTIONS.

Received from members in Wisconsin during 1900: Mortuary, \$561.10; per capita, expense, \$122.70; total, \$683.80.

Give amount of entrance fee, and how paid. Subordinate lodges charge from \$2.00 to \$4.00 entrance fees.

Give amount of annual dues to subordinate bodies, and how paid. \$1.50 quarterly. When and how much of this is transferred to supreme or grand body? One dollar per year per capita tax.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500.00. Give limiting ages for admission. 18 to 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? To remain until needed with state treasurer of Wisconsin, to pay death claims.

Are the officers, directors or trustees elected at an annual meeting of members? No. If not, how are they chosen? From delegates from subordinate lodges.

If the society agrees not to assess for death losses beyond a certain number of assessments, give the facts in relation thereto: Do not agree to certain sum or assessment, but to what is needed to pay death claims.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 10 per thousand.

What is the aggregate amount of one assessment upon all the members of the society? \$1,008.00.

## ORDER OF MUTUAL PROTECTION

(Supreme Lodge),

*Chicago, Illinois.*

[Incorporated Nov. 16, 1894, under Fraternal Act; approved June 22, 1893; commenced business, Nov., 1878.]

President, E. W. BRINKMAN. Vice-President, D. G. CLEMON.  
Secretary, G. DEL VECCHIO. Home Office, Room 310, 269 DEARBORN ST.

Wisconsin Grand Lodge Officers: President, C. CONRAD, Pres. S. U. P., 965  
9th St., Milwaukee; Secretary, J. DAHSOW, member S. L., 428½ E. North  
Ave., Milwaukee.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, 1894.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$54,189 61
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## INCOME DURING YEAR.

Dues for expenses, per capita tax, etc. . . . .	\$9,642 11
Assessments: Mortuary, \$75,326.59; expense, \$8,369.58	83,696 17
Total paid by members . . . . .	\$93,338 28
Interest, \$2,740.60; rent, \$199.70 . . . . .	2,940 30
Total income during the year . . . . .	\$96,278 58
Sum . . . . .	\$150,468 22

## DISBURSEMENTS DURING YEAR.

Death claims, \$64,531.00; permanent disability claims, \$400.00 . . . . .	\$64,931 00
Payments returned to legal representatives of de- ceased suspended members . . . . .	136 55
Total paid to members . . . . .	\$65,067 55
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	3,811 56
Salaries of officers . . . . .	2,255 00
Salaries and other compensation of office employees . .	1,186 00
Medical examiners' fees paid subordinate medical examiners, \$186.25; medical salaries or fees paid supreme or grand medical supervisors, \$797.01 . . . . .	983 26
Rent, \$540; advertising and printing, \$379.55 . . . . .	919 55
All other items, viz.: Postage, express and tele- graph, \$366.18; legal expenses, \$886.20; governing bodies, \$223.00; official publication, \$1,063.24; Insur- ance departments, \$167.75; miscellaneous: Real es- tate, \$265.61; Fidelity bonds, \$274.56; fixtures, \$220.58; supplies, \$585.24; petty expenses, \$333.47; dep- uties, \$2,753.39; traveling expenses, \$139.50 . . . . .	7,267 72
Total expenses, \$16,423.09.)	
Total disbursements . . . . .	\$81,490 64
Balance . . . . .	\$68,977 58

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$2,450 00	
Mortgage loans on real estate, first liens .....	48,750 00	
Cash in office, \$120.00; deposited in bank, \$17,657.58....	17,777 58	
Mississippi Valley Trust Co., St. Louis, Mo. ....	\$200 00	
Illinois Trust and Savings Bank, Chi- cago .....	3,614 40	
Corn Exchange Nat. Bank, Chicago.....	2,261 67	
First National Bank .....	11,551 51	
Total net ledger assets .....		\$68,977 58

## NON-LEDGER ASSETS.

Interest due, \$78.00; accrued, \$663.45 .....	\$741 45	
Market value of real estate over book value.....	650 00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	6,400 00	
Total non-ledger assets .....		\$7,791 45
Total admitted assets .....		\$76,769 03

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....	\$1,933 70	
Losses in process of adjustment or reported, \$6,350.00; resisted, \$740.50 .....	7,104 50	
All other liabilities, viz.: Assessments and interest due on three suicide cases .....	475 51	
Total liabilities .....		\$9,513 71
Balance, to protect contracts .....		\$67,255 32
Mortuary .....	\$3,075 16	
Reserve .....	42,497 33	
Emergency ....	7,208 85	
Expense ....	14,173 98	
Total special funds .....		\$67,255 32



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	5,117	\$5,937,500 00	426	\$517,500 00
Policies or certificates written or increased during calendar year .....	1,796	1,377,500 00	56	50,500 00
Total .....	6,913	\$7,335,000 00	482	\$568,000 00
Deduct decreased or ceased to be in force during year .....	913	799,000 00	68	76,500 00
Total policies or certificates in force Dec. 31 (end of year) .....	6,000	\$6,536,000 00	414	\$491,500 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	7	\$11,000 00		
Losses and claims incurred during the calendar year .....	54	77,750 60	7	\$7,911 35
Total .....	61	\$88,750 00	7	\$7,911 35
Losses and claims scaled down, compromised or paid during the year .....	54	76,750 00	7	7,911 35
Losses and claims unpaid Dec. 31 (end of year) .....	7	\$12,000 00		
Assessments collected during year .....	12	\$75,326 59	12	\$7,395 50

Received from members in Wisconsin during 1900: Mortuary, \$7,395.50; expense, \$1,450.00; total, \$8,845.50.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid. None required.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme of grand body? Ten cents per capita monthly paid by subordinate bodies to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,500.00--\$375.00. Give limiting ages for admission. Between 18 and 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. No particular table; assessments based on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. Ten per cent. of gross amount for managing expenses.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? To pay death claims by deducting a sum equal to unpaid portion of required assessments. Invested in mortgages and deposited in First National Bank.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

If the society agree not to assess for death losses beyond a certain number of assessments, give all the facts in relation thereto. No.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 12.

What is the aggregate amount of one assessment upon all the members of the society? \$6,400.00, excluding expense.

# POLISH ASSOCIATION OF AMERICA,

*Milwaukee, Wisconsin.*

[Incorporated Dec. 31, 1895, under Wisconsin law, approved Dec. 31, 1895; organized Nov. 31, 1895; commenced business, Nov. 18, 1895.]

President, STEPHAN ZAPLEWSKI. Vice-President, EMIL CZARNECKI.  
Secretary, IGNATZ GORSKI. Treasurer, JACOB SESZCZYŃSKI.  
Home Office, 728 THIR AVENUE.

Wisconsin Grand Lodge Officers: President, STEPHAN ZAPLEWSKI, Milwaukee, Wis.; Secretary, IGNATZ GORSKI, Milwaukee, Wis.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Dec. 31, 1895.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$10,747 92
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$129 50
Assessments: Mortuary, \$21,284.36; reserve, \$2,945.61..	24,229 97
Medical examiners' fees paid by applicant. . . . .	129 50
Total paid by members . . . . .	\$24,488 97
Interest . . . . .	304 00
Total income during the year . . . . .	\$24,792 97
Sum . . . . .	\$35,540 89

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$23,678 58
Salaries of officers, \$450.00; other compensation of officers, \$62.50 . . . . .	512 50
Medical examiners' fees paid subordinate medical examiners . . . . .	129 50
Rent, \$35.00; advertising and printing, \$153.48. . . . .	188 48
All other items, viz.: Postage, express and telegraph, \$44.30; legal expenses, \$109.87; miscellaneous, \$46.90 . . . . .	201 07
Total expenses, \$1,031.55.)	
Total disbursements . . . . .	\$24,710 13
Balance . . . . .	\$10,830 76

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$5,750 00	
Cash deposited in bank .....	5,080 76	
Total net ledger assets .....		\$10,830 76

## NON-LEDGER LIABILITIES. (NONE.)

Reserve .....	\$9,844 65	
Emergency .....	986 11	
Total special funds .....		\$10,830 76

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	1,683	\$1,539,900 00	1,330	\$1,281,300 00
Policies or certificates written or increased during the calendar year .....	259	199,850 00	78	65,700 00
Total .....	1,942	\$1,739,750 00	1,408	\$1,347,000 00
Deduct decreased or ceased to be in force during year .....	99	93,300 00	65	65,400 00
Total policies or certificates in force Dec. 31 (end of year) .....	1,843	\$1,646,450 00	1,343	\$1,281,600 00
Losses and claims unpaid Dec. 31 (beginning of year) .....	16	\$10,978 58	13	\$9,178 58
Losses and claims incurred during the calendar year .....	29	17,400 00	22	12,600 00
Total .....	45	\$28,378 58	35	\$21,778 58
Losses and claims settled down, compromised or paid during the year .....	39	23,678 58	31	18,428 58
Losses and claims unpaid Dec. 31 (end of year) .....	6	\$4,700 00	4	\$3,350 00
Assessments collected during year ....	12	\$24,358 97	12	\$18,914 12

Received from members in Wisconsin during 1900: Mortuary, \$16,597.96; expense, \$351.68; total, \$16,952.64.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid. Fifty cents (50c); entrance fees are paid by each and every member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$200.00 and \$450.00. Give limiting ages for admission. No one younger than eighteen (18) nor older than sixty (60) years is admitted to become member.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? The policies specify the whole amount for which holder has been insured, and this amount is taken from the funds. Does your insurance contain any dividend feature? Insurance contains no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? Our society does neither of these things.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Fixed sums with regard to age. Assessments are levied on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? In case the ordinary funds run short the money may be taken from reserve fund, created from parts of assessments.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? Assignments are not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? The association has not paid in full a few death claims which have accrued in the last few weeks of the year, but it has the ability to do so.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? This association has no actuaries.

What is the aggregate amount of one assessment upon all the members of the society? About \$1,840.50.

## ROYAL ARCANUM

(Supreme Council),

*Boston, Massachusetts.*

[Incorporated Nov. 5, 1877, under Public Statutes, approved 1874, Chapter 375; organized June 23, 1877: commenced business, June 23, 1877.]

Supreme Regent, W. HOLT APGAR, Supreme Vice-Regent, JOS. A. LANGFITT,  
Supreme Secretary, W. O. ROBSON, Supreme Orator, A. S. ROBINSON.  
Home Office, 407 SHAWMUT AVENUE.

Wisconsin Grand Lodge Officers: Grand Regent, W. H. CHILSON, Appleton;  
Grand Secretary, C. D. SIMONDS, 428 E. Water St., Milwaukee.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, Dec. 29, 1877.

## BALANCE SHEET.

W. & O. B. death fund, cash.....	\$632,280 56
W. & O. B. emergency fund, cash .....	82,506 00
W. & O. B. emergency fund, bonds .....	726,717 07
General fund, cash .....	27,745 66
Supreme Secretary's contingent fund, cash .....	2,500 00
General fund, invested bonds .....	42,117 50
General fund, invested building .....	59,170 97

Amount of net ledger assets December 31st of previous  
year . . . . . \$1,573,036 76

## INCOME DURING YEAR.

Gross amount for changes of benefit certificates .....	\$2,758 00
Dues for expenses, per capita tax, etc.: Per capita tax, \$9.00; members at large, \$1.00; supreme council dues, \$159,696.60 .....	159,706 60
Assessments: Mortuary .....	6,694,709 24
Total paid by members .....	\$6,767,173 84
Interest: W. & O. B. fund, \$15,827.66; emergency fund, \$30,873.28; general fund, \$3,196.76 .....	49,897 70
From all other sources, viz.: Supplies sold, \$6,114.61; R. A. Bulletin, \$2,945.98; fines, \$648.00; dispensa- tions, \$153.00; sundry amounts rebated, \$39.53.....	9,911 12

Total income during the year ..... \$6,826,982 66

Sum . . . . . \$8,400,019 42

DISBURSEMENTS DURING YEAR.

Death claims .....	\$6,277,068 65
Payments returned to applicants or members:	
Changes of benefit certificate fees .....	6 50
<b>Total paid to members .....</b>	<b>\$6,277,075 15</b>
Supplies purchased to be sold, \$1,592.93; printing plant, \$165.93; office furniture, \$128.49 .....	1,887 35
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, extension of the order and official supervision.....	13,040 24
Salaries of managers and agents not paid by commissions, official visits and mileage and per diem services and expenses of supreme council.....	16,687 51
Salaries of officers, \$27,475.69; other compensation of officers and committees, \$4,369.26 .....	31,844 26
Salaries and other compensation of office employees .....	34,516 42
Taxes, \$715.68; advertising and printing; literature and publications, \$1,379.94; general printing, \$9,897.96; benefit certificates, \$1,282.56 .....	13,275 93
All other items, viz.: Postage, express and telegraph, \$6,158.41; legal expenses, \$2,880.54; assistance to grand councils, \$26,653.25; official publication, \$2,061.64; insurance departments and compliance with state laws, \$722.00; miscellaneous, \$12,406.29 .....	50,822 13
(Total expenses, \$160,186.49.)	
<b>Total disbursements .....</b>	<b>\$6,439,148 99</b>
<b>Balance .....</b>	<b>\$1,960,870 43</b>

LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$59,170 97
Book value of bonds (excluding interest) and stocks owned absolutely, general fund, \$66,477.50; emergency fund, \$1,256,097.47 .....	1,322,574 97
Cash deposited in bank:	
General fund .....	16,877 80
W. and O. B. fund .....	485,748 81
Supreme secretary's contingent fund in National Bank of Commonwealth .....	2,500 00
Emergency fund deposited in Merchants National Bank, Boston .....	73,997 88
<b>Total net ledger assets .....</b>	<b>\$1,960,870 43</b>

NON-LEDGER ASSETS.

Bank balances: Emergency fund, \$102.24; W. and O. B. fund, \$1,851.07; general fund, \$47.76; bonds: emergency fund, \$6,353.24; general fund, \$906.67....	\$9,261 08
Paper stock, \$1,697.00; ledger balances, \$3,024.41; cost of supplies for sale, \$2,259.70; office furniture, \$4,281.59; printing plant, \$6,384.38 .....	17,647 38
Market value of bonds (not including interest) and stocks over book value: General fund, \$997.50; emergency fund, \$59,042.53 .....	60,040 03
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	560,135 78
<b>Total non-ledger assets .....</b>	<b>\$647,084 27</b>
<b>Gross assets .....</b>	<b>\$2,607,954 70</b>

## DEDUCT ASSETS NOT ADMITTED.

Printing plant .....	\$6,384 38	
Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. ....	8,238 59	
Personal or agents' debit balances unsecured, deposits, \$1,157.20; bills receivable unsecured, \$1,887.21..	3,024 41	
Depreciation of ledger assets to bring same to market value, real estate .....	8,000 00	
<b>Total . . . . .</b>		<b>\$25,647 38</b>
<b>Total admitted assets .....</b>	<b>\$2,582,307 32</b>	

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, classes A, B, C, \$745,923.80; resisted, \$9,000.00.....	\$754,923 80	
Additional resisted claims on account of persons not in good standing in the order, class E.....	19,000 00	
All other liabilities, viz.: Ledger balances.....	349 92	
Accounts rendered after close of year for merchandise or services of 1900.....	888 38	
<b>Total liabilities . . . . .</b>		<b>\$775,162 10</b>
<b>Balance, to protect contracts .....</b>	<b>\$1,807,145 22</b>	
Compromised under the following funds:		
Mortuary .....	\$273,811 86	
Emergency .....	1,595,593 46	
Expense .....	1,773 90	
<b>Total special funds . . . . .</b>	<b>\$1,807,145 22</b>	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	193,868	\$529,920,500	3,536	\$9,540,000
Policies or certificates written or increased during the calendar year.....	21,086	59,708,500	594	644,500
<b>Total .....</b>	<b>217,954</b>	<b>\$579,629,000</b>	<b>3,930</b>	<b>\$10,184,500</b>
Deduct decreased or ceased to be in force during year .....	7,880	20,804,000	3,760	9,712,000
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>210,074</b>	<b>\$558,825,000</b>	<b>3,769</b>	<b>\$9,712,000</b>
Losses and claims unpaid December 31 (beginning of year).....	252	\$723,750 00	5	\$13,750
Losses and claims incurred during the calendar year .....	2,220	6,310,000 00	34	94,000
<b>Total .....</b>	<b>2,482</b>	<b>\$7,033,750 00</b>	<b>39</b>	<b>\$107,750</b>
Losses and claims scaled down, compromised or paid during the year.....	2,213	6,288,826 20	35	100,250
Losses and claims unpaid December 31 (end of year) .....	269	\$754,923 80	4	\$7,500
<b>Assessments collected during year.....</b>	<b>12</b>	<b>\$6,694,709 24</b>	<b>12</b>	<b>\$115,527 75</b>

Received from members in Wisconsin during 1900: Mortuary, \$115,527.75; expense, \$2,802.76; total, \$118,330.51.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Not less than two dollars paid by applicants to subordinate council at admission.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Each member is required to pay not less than two dollars per year to his subordinate council, no part of which is received by supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000 - \$1,000. Give limiting ages for admission. 21-54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Rates are based on combined American Experience Tables of Mortality and are fixed at age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? To provide for excessive death rate. Created by surplus of assessments. Deposited in Merchants National Bank pending investment in bonds. Bonds are deposited with state treasurer of Massachusetts.

Are the officers, directors or trustees elected at an annual meeting of members of supreme council? Yes. If not, how are they chosen? Each subordinate council elects its own officers and representatives to grand council. Each grand council does likewise and elects its representatives to supreme council.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. Does not so agree.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Every just claim paid in full; is able to so continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 29.87.

What is the aggregate amount of one assessment upon all the members of the society? About \$58,000.



## ROYAL CIRCLE,

*Springfield, Illinois.*

[Incorporated November 7, 1896; approved June 22, 1893; commenced business November 7, 1896.]

President, JOSEPH TRUTTER.

Secretary, JAMES WALSH.

Home office, 420 422 E. MONROE ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, October 15, 1900.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$5,769 25
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## INCOME DURING YEAR.

Gross amount of certificate fees . . . . .	\$4,678 50
Dues for expenses, per capita tax, e.c. . . . .	16,209 04
Assessments: Mortuary, \$100,544.34; expense, \$11,629.47 . . . . .	112,173 81
Total paid by members . . . . .	\$133,061 35
From all other sources, viz.: Supplies, bond premiums, etc. . . . .	1,451 41
Total income during the year . . . . .	\$134,512 76
Sum . . . . .	\$140,282 01

## DISBURSEMENTS DURING YEAR.

Death claims, \$94,100.00; permanent disability claims, \$1,353.32 . . . . .	\$95,453 32
Temporary disability . . . . .	1,250 00
Payments returned to applicants or members . . . . .	273 68
Total paid to members . . . . .	\$96,957 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	19,460 93
Salaries of officers, \$6,700.00; other compensation of officers, \$275.00 . . . . .	6,975 00
Salaries and other compensation of office employees . . . . .	3,575 00
Rent, \$481.56; advertising and supplies, printing, \$2,632.97 . . . . .	3,114 53
All other items, viz.: Postage, express and telegraph, \$883.03; legal expenses, \$415.40; governing bodies, \$113.45; official publication, \$1,709.29; Insurance departments, \$477.30; miscellaneous, \$1,189.08 . . . . .	4,787 55
Furniture and fixtures . . . . .	229 03
(Total expenses, \$38,202.04.) . . . . .	
Total disbursements . . . . .	\$135,159 04
Balance . . . . .	\$5,122 97

LEDGER ASSETS

Cash deposited in bank.....	\$11,122 97	
Ridgely National Bank.....		
Borrowed money .....	6,000 00	
Total net ledger assets .....		\$5,122 97

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bod- ies not yet turned over to supreme body.....	\$9,611 95	
Furniture, fixtures, printed matter, supplies, etc..	1,000 00	
Total non-ledger assets .....		\$10,611 95
Gross assets .....		\$15,734 92

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. . . . .	1,000 00	
Total admitted assets .....		\$14,734 92

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$10,283.33; resisted, \$3,000.00 . . . . .	\$13,283 33	
Balance, to protect contracts .....	\$1,451 59	

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	9,167	\$13,800,250 00
Policies or certificates written or increased during the calendar year .....	4,977	6,594,500 00
Total .....	14,144	\$20,394,750 00
Deduct decreased or ceased to be in force during year.....	1,911	2,619,583 32
Total policies or certificates in force December 31 (end of year) .....	12,233	\$17,775,166 68
Losses and claims unpaid December 31 (beginning of year)..	4	\$6,800 00
Losses and claims incurred during the calendar year.....	64	100,000 00
Total .....	68	\$106,800 00
Losses and claims settled down, compromised or paid during the year .....	60	94,100 00
Losses and claims unpaid December 31 (end of year).....	8	\$12,700 00
Assessments collected during year .....	12	\$112,173 81

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Supreme circle receives certificate fee of \$1.00.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$1.50 per capita tax. 75 cents in January and July.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500 and \$3,000. Give limiting ages for admission. 18 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. If so, state how the amount is guaranteed; does your insurance contain any dividend feature? By extra assessments if necessary. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Actuary table. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. Age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose?  $\frac{1}{4}$  for loss of hand or foot by accident;  $\frac{1}{4}$  for total disability from accident; 1-10 annually commencing at age 70, provided member is totally disabled by reason of old age and has been a member for 20 years; \$50 for broken arm or leg.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? One assessment held by local circles. Guaranty fund composed of balance in benefit fund at end of each month to equalize assessments between different years. Deposited in Ridgely National Bank.

Are the officers, directors or trustees elected at an annual meeting of members? Triennial.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 9.69 per 1,000.

What is the aggregate amount of one assessment upon all the members of the society? \$9,611.95.

ROYAL LEAGUE

(Supreme Council),

*Chicago, Illinois.*

[Incorporated October 26, 1883; approved April 18, 1872; commenced business November 11, 1883.]

Sup. Archon, Wm. E. HYDE. Sup. Vice Archon, GEORGE GEIL.  
Sup. Scribe, CHAS. E. PIPER. Home Office, 1601 MASONIC TEMPLE.  
Wisconsin Grand Lodge Officers—President, C. J. Tosteson, 1738 Villa St., Racine,  
Wis.; Secretary, Thos. V. Dally, Court House, Milwaukee, Wis.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$87,677 70

INCOME DURING YEAR.

Gross amount of membership fees .....	\$3,413 00
Dues for expenses, per capita tax, etc.....	40,356 11
Assessments: Mortuary, \$328,695.26; reserve, \$95,026.81	423,722 07
Total paid by members .....	\$467,491 18
Interest, \$3,717.56; rent, \$300.00 .....	4,017 56
From all other sources, viz.: Supplies, paraphenalia, charter fees, rebate railroad mileage, premium bonds, subordinate council officers .....	4,766 31
Total income during the year .....	\$476,275 05
Sum . . . . .	\$563,952 75

DISBURSEMENTS DURING YEAR.

Death claims, \$320,887.50; permanent disability claims, \$17,562.50 .....	\$338,450 00
Payments returned to applicants or members.....	20 50
Total paid to members .....	\$338,470 50
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	13,621 36
Salaries of officers, \$6,241.63; other compensation of officers, \$50.00 .....	6,291 63
Salaries and other compensation of office employees Medical examiners' fees, paid subordinate medical examiners, \$344.50; medical salaries or fees paid supreme or grand medical supervisors, \$500.00.....	5,093 26
Rent, \$1,659.18; taxes and insurance, \$23.00; advertis- ing and printing, \$2,319 23.....	844 50
All other items, viz.: Postage, express and tele- graph, railroad fares, hotel, etc., \$7,368.13; legal ex- penses, \$165.90; governing bodies, \$511.98; insurance departments, \$295.60; supplies, paraphenalia and of- fice fixtures, \$2,373.90; internal revenue, premium, officers' bonds, telephone, etc., \$1,159.34; prizes, \$966.65; tax advisory councils, \$5,662.05; interest, \$366.03 .....	4,001 41
(Total expenses, \$49,311.74.)	11,117 97
Total disbursements . . . . .	\$387,782 24
Balance . . . . .	\$176,170 51

## LEDGER ASSETS.

Book value of bonds (excluding interest) and stocks owned absolutely .....	\$140,844 98	
Cash deposited in bank .....	42,825 53	
First National Bank of Chicago.		
Total .....	\$183,670 51	
Borrowed money .....	7,500 00	
Total net ledger assets .....		\$176,170 51

## NON-LEDGER ASSETS.

Interest accrued .....	\$1,271 80	
Due from councils, supplies and expense assessments, \$1,115.78; furniture, fixtures and supplies, \$2,335.23 .....	3,455 01	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	47,671 58	
Total non-ledger assets .....		\$52,398 39
Gross assets .....		\$228,568 90

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies printed matter, stationery, etc.....	\$2,339 23	
Excess of assets over liabilities .....	9,771 58	
Depreciation of ledger assets to bring same to market value .....	56 00	
Due from councils, supplies and expense assessments	1,115 78	
Total . . . . .		13,282 59
Total admitted assets .....		\$215,286 31

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	37,900 00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	8,715 34	
Advance assessments .....	13 20	
Total liabilities . . . . .		\$46,628 54
Balance, to protect contracts .....		\$168,657 77
Mortuary. ....	\$25,788 69	
Reserve .....	142,869 17	
Total special funds .....		\$168,657 77

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	18,239	\$50,737,000	1,007	\$2,753,000
Policies or certificates written or increased during the calendar year .....	3,244	4,728,000	191	259,000
Total .....	21,483	\$55,465,000	1,198	\$3,012,000
Deduct decreased or ceased to be in force during year .....	1,804	3,970,000	69	171,000
Total policies or certificates in force December 31 (end of year) .....	19,679	\$51,495,000	1,129	\$2,841,000
Losses and claims unpaid December 31 (beginning of year) .....	13	\$38,000	.....	.....
Losses and claims incurred during the calendar year .....	166	342,350	11	\$26,000
Total .....	179	\$380,350	11	\$26,000
Losses and claims scaled down, compromised or paid during the year .....	165	338,450	10	24,000
Losses and claims unpaid December 31 (end of year) .....	*14	\$37,900	1	\$2,000
Assessments collected during year .....	9	\$423,722 07	9	\$22,527 19

Received from members in Wisconsin during 1900: Mortuary, \$17,499.84; expense, \$2,014.80; total, \$19,514.64.

\*Moerschbaescher was in supreme court, included in last year's statement, dropped from this statement.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? Entrance fee paid to subordinate council. Benefit certificate fee of \$1.00 each paid to supreme council.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$1.00 annually on each \$1,000 payable quarterly to supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$3,000 and \$1,000. Give limiting ages for admission. 21 to 51 years. Certificates not written for more than \$2,000 above age 46.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Do not. Does your insurance contain any dividend feature? No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? Pay permanent disability benefits only, \$12.50 per month per each \$1,000 carried.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Mortality Table. American Experience. Age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? Disability claims, \$12.50 per month per each \$1,000. Amount so paid deducted from face of certificate at death.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? Two assessments per year credited to surplus fund. Also interest on fund, \$142,869.17. See schedule "D", balance First National Bank.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Has paid all claims in full in accordance with the laws of the order. Has the ability to continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuaries' table of mortality? 95.35.

What is the aggregate amount of one assessment upon all the members of the society? \$47,000.00.

## ROYAL NEIGHBORS OF AMERICA,

*Rock Island, Illinois.*

[Incorporated March 21, 1895; approved June, 1893; commenced business March 21, 1895.]

Beneficiary Committee, J. W. WHITE, C. W. HAWES.

Beneficiary Recorder, MYRTLE E. DADE.

Home Office, ROCK ISLAND, ILL.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, May 25, 1898.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$20,247 04
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## INCOME DURING YEAR.

Assessments: Mortuary . . . . .	\$208,981 20
Interest . . . . .	587 30
From all other sources, viz.: Recorder's fee of \$1.00 accompanying new applications . . . . .	12,514 00
Certificate fee of 50 cents for changes in certificates . . . . .	501 00
<b>Total income during the year . . . . .</b>	<b>\$222,583 50</b>
<b>Sum . . . . .</b>	<b>\$242,830 54</b>

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$203,800 00
Salaries of officers, \$1,200.00; other compensation of officers, \$1,050.00 . . . . .	2,250 00
Salaries and other compensation of office employes . . . . .	4,931 80
Rent, \$405.00; advertising and printing, \$1,658.87 . . . . .	2,063 87
All other items, viz.: Postage, \$1,864.00; legal expenses, \$792.81 . . . . .	2,656 81
Official publication . . . . .	3,390 36
Insurance departments, \$594.25; miscellaneous, \$3,345.91; furniture, \$387.58 . . . . .	4,327 74
Expense supreme physicians, \$336.96; refund recorder's fees, \$3.00 . . . . .	339 95
(Total expenses, \$19,960.53.)	
<b>Total disbursements . . . . .</b>	<b>\$223,760 53</b>
<b>Balance . . . . .</b>	<b>\$19,070 01</b>



## LEDGER ASSETS.

Cash in care of supreme receiver ..... \$19,070 01

## NON-LEDGER ASSETS.

Furniture ..... \$905 28  
 Assessments actually collected by subordinate bodies  
 not yet turned over to supreme body ..... 31,000 00  
 Total non-ledger assets ..... \$31,905 28  
 Gross assets ..... \$50,975 29

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter,  
 stationery, etc. .... 905 28  
 Total admitted assets ..... \$50,070 01

## NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$36,000.00;  
 resisted, \$6,000.00 ..... \$42,000 00  
 Balance, to protect contracts ..... \$8,070 01

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	38,232	\$40,419,500 00	2,325	\$2,479,500 00
Policies or certificates written or in- creased during the calendar year ....	15,354	18,181,600 00	1,523	1,755,500 00
Total .....	53,586	\$58,600,500 00	3,848	\$4,235,000 00
Deduct decreased or ceased to be in force during year .....	3,994	4,537,000 00	158	200,500 00
Total policies or certificates in force Dec. 31 (end of year) ....	49,592	\$54,063,500 00	3,690	\$4,034,500 00
Losses and claims unpaid Dec. 31 (be- ginning of year) .....	20	\$21,000 00	1	\$1,000 00
Losses and claims incurred during the calendar year .....	210	231,000 00	11	13,500 00
Total .....	230	\$252,000 00	12	\$14,500 00
Losses and claims scaled down, com- promised or paid during the year ....	194	210,000 00	8	8,500 00
Losses and claims unpaid Dec. 31 (end of year) .....	26	\$42,000 00	4	\$6,000 00
Assessments collected during year ....	8	\$208,981 20	8	\$13,981 40

Received from members in Wisconsin during 1900: Mortuary, \$13,981.40; ex-  
 pense, \$1,461.50; total, \$15,442.90.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. The recorder's fee of \$1.00 only is received at this office. Local camp retains the balance.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? No per capita is paid to this, the insurance department. Only source of revenue given on page 1.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000-500. Give limiting ages for admission, 18 to 45 years in Wisconsin.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Neither. According to age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? No.

Are the officers, directors or trustees elected at an annual meeting of members? Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No such agreement.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes, since March 21, 1896.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one (the last) assessment upon all the members of the society? \$30,037.80.

## ROYAL TEMPLARS,

*Buffalo New York.*

[Incorporated July 1, 1873, under New York state law; approved June 26, 1880; chapter 586. Organized Feb. 16, 1870; commenced business, Feb. 3, 1877.]

President, FRANK D. MUSE. Vice-President, CHAS. H. STEDMAN, M. D.  
Secretary, ESBON B. REW. Home Office, 43 NIAGARA ST.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 27, 1878.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$40,597 14

## INCOME DURING YEAR.

Gross amount of Membership fees .....	\$1,465 00	
Dues for expenses, per capita tax, etc. ....	310 41	
Assessments: Mortuary, \$344,844.07; reserve, \$1,091.59.	345,935 66	
Medical examiners' fees paid by applicant .....	812 11	
Total paid by members .....	\$349,123 18	
Interest, \$76.16; rent, \$63.90 .....	140 06	
From all other sources, viz.: Annual dues as per contract, without any deductions .....	21,071 50	
Total income during the year .....	\$370,334 74	
Sum . . . . .	\$410,931 88	

## DISBURSEMENTS DURING YEAR.

Death claims, \$330,682.33; permanent disability claims, \$5,775.60 .....	\$336,457 33	
Salaries of managers and agents not paid by commissions .....	15,027 00	
Salaries of officers .....	5,030 60	
Salaries and other compensation of office employees .....	2,635 83	
Rent, \$900.00; advertising and printing, \$3,669.10 .....	4,569 10	
All other items, viz.: Postage, express and telegraph, \$745.00; legal expenses, \$188.00; governing bodies, \$1,010.66; official publication, \$2,104.50; insurance departments, \$514.00; miscellaneous: Traveling expenses, \$713.57; premiums, \$826.25 .....	6,101 08	
(Total expenses, \$33,364.51.)		
Total disbursements . . . . .	\$369,821 84	
Balance . . . . .	\$41,110 04	

## LEDGER ASSETS.

Book value of real estate, unincumbered .....	\$2,552 62
Mortgage loans on real estate, first liens .....	15,800 00
Cash in office, \$1,815.07; deposited in bank, \$6,483.97, general account .....	8,299 04
Merchants Bank, reserve fund .....	2,110 04
Cash advanced on account claims "funeral benefits" .....	2,400 00
Due from subordinate councils .....	9,948 26
Total net ledger assets .....	\$41,110 04

# ROYAL TEMPLARS.

521

## NON-LEDGER ASSETS.

Interest due, \$276.50; accrued, \$198.55 .....	\$475 05
Market value of real estate over book value .....	1,947 38
Two special assessments levied to cover liabilities..	24,000 00
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	60,000 00
<b>Total non-ledger assets .....</b>	<b>\$86,422 43</b>
<b>Total admitted assets .....</b>	<b>\$127,532 47</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$40,400.00; not yet due, \$57,600.00 .....	\$98,000 00
<b>Balance, to protect contracts .....</b>	<b>\$29,532 47</b>
Mortuary .....	\$28,055 87
Emergency .....	1,476 60
<b>Total special funds .....</b>	<b>\$29,532 47</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WIS- CONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	12,214	\$14,506,150 00	17	\$32,500 00
Policies or certificates written or in- creased during the calendar year ....	1,465	1,101,500 00	.....	.....
<b>Total .....</b>	<b>13,679</b>	<b>\$15,607,650 00</b>	<b>17</b>	<b>\$32,500 00</b>
Deduct decreased or ceased to be in force during year .....	1,582	1,218,500 00	7	15,500 00
<b>Total policies or certificates in force Dec. 31 (end of year) ....</b>	<b>12,097</b>	<b>\$14,389,150 00</b>	<b>10</b>	<b>\$17,000 00</b>
Losses and claims unpaid Dec. 31 (be- ginning of year) .....	55	\$84,150 00	.....	.....
Losses and claims incurred during the calendar year .....	237	321,175 00	.....	.....
<b>Total .....</b>	<b>292</b>	<b>\$405,325 00</b>	.....	.....
Losses and claims scaled down, com- promised or paid during the year....	220	307,325 00	.....	.....
Losses and claims unpaid Dec. 31 (end of year) .....	72	\$98,000 00	.....	.....
<b>Assessments collected during year ....</b>	<b>12</b>	<b>\$377,984 00</b>	<b>12</b>	<b>\$1,024 00</b>

Received from members in Wisconsin during 1900: Mortuary, \$1,024.26; ex-  
pense, \$18.20; total, \$1,042.46.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Nothing paid to supreme council except certificate fee of \$1.00.

Give amount of annual due to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? Quarterly dues governed by expense of subordinate body. Per capita of 4 cents paid supreme body annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000—\$250. Give limiting ages for admission. 18 to 56 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes, the laws of the order guarantee full amount named in certificate. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? One-half of certificate paid when member's condition complies with following provisions: Entire and incurable loss of vision; loss of both arms or both legs; hopeless and incurable insanity.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. Rates based on the Combined American Experience Tables of Mortality, at age of entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? Five per cent. of all receipts placed to the credit of the emergency or reserve fund.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? To apply in emergency of excessive mortality loss; 5 per cent. of beneficiary receipts each month. Merchants Bank, Buffalo, N. Y.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No.

Has the society paid all death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuary's table of mortality? Fifteen per thousand.

What is the aggregate amount of one assessment upon all the members of the society? \$80,000.00.

# TURNERS' MUTUAL BENEFIT ASSOCIATION OF THE NORTHWEST,

*Milwaukee, Wisconsin.*

[Incorporated Feb. 18, 1885, under General Laws, chapter 86, R. S.; organized August 18, 1883; commenced business, August 18, 1883.]

President, FRED TEYLMAYER. Vice-President, OTTO LAVERRENZ.  
Secretary, WM. R. KNEILL. Home Office, Half of Turnverein, 4TH ST.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$9,437 55

## INCOME DURING YEAR.

Gross amount of membership fees .....	\$215 50	
Dues for expenses, per capita tax, etc. ....	1,008 75	
Assessments: Mortuary .....	7,459 25	
Total paid by members .....	\$8,683 50	
Interest .....	295 00	
From all other sources, viz.: Re-issue of certificates .....	8 00	
Total income during the year .....	\$9,086 50	
Sum . . . . .	\$18,524 05	

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$7,425 00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,110 36	
Salaries of officers, \$400; other compensation of officers, \$25.00 .....	425 00	
Medical salaries or fees paid supreme or grand medical supervisors .....	25 00	
Advertising and printing .....	146 50	
All other items, viz.: Postage, express and telegraph, \$142.50; official publication, \$20.00; Insurance departments, \$48.50; miscellaneous, \$18.75 .....	229 25	
(Total expense, \$1,936.11.)		
Total disbursements . . . . .	\$9,361 11	
Balance . . . . .	\$9,162 94	

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$7,700 00	
Cash in office, \$55.60; deposited in bank, \$1,407.34 ....	1,462 94	
Total net ledger assets .....	\$9,162 94	

NON LEDGER LIABILITIES. (NONE.)

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	655	*	190	*
Policies or certificates written or increased or ceased during the calendar year .....	47	*	2	*
Total .....	702	*	192	*
Deduct decreased or ceased to be in force during year .....	18	*	3	*
Total policies or certificates in force Dec. 31 (end of year) .....	684	*	189	*
Losses and claims unpaid Dec. 31 (beginning of year) .....	2	\$1,350 00	1	\$675 00
Losses and claims incurred during the calendar year .....	11	7,425 00	1	675 00
Total .....	13	\$8,775 00	2	\$1,350 00
Losses and claims scaled down, compromised or paid during the year .....	11	7,425 00	2	1,350 00
Losses and claims unpaid Dec. 31 (end of year) .....	2	\$1,350 00		

\*One assessment.

Received from members in Wisconsin during 1900: Mortuary, \$1,872.75; expense, \$243.00; total, \$2,115.75.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Members are divided into four classes: A, 18 to 28 years; B, 28 to 36 years; C, 36 to 44 years; D, 44 to 50 years. Entrance fee: A, \$2.50; B, \$3.50; C, \$5.00; D, \$8.00.

Give amount of annual dues to subordinate bodies, and how paid. Each member pays \$1.50 in January. When and how much of this is transferred to supreme or grand body? The whole amount, except 7½ per cent collection fees, goes into the treasury at Milwaukee, Wis. All business transacted or managed by board of seven directors.

What is the maximum and minimum amount of life certificate or certificates issued on anyone life? The amount of one assessment, less 7½ per cent. collection fees. Total amounts limited to \$1,000.00. Give limiting ages for admission. 18 to 50, inclusive.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Fixed sums at age of entry. Members remain in class in which they enter. The several classes pay: A, \$0.75; B, \$1.00; C, \$1.25, and D, \$1.50, each assessment.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? Yes. If so, what amount and for what purpose? Seven and one-half per cent. allowed collectors for collecting assessments and dues.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? This fund is created by transferring at the end of each year such sums of money remaining in the treasury and not used for paying death losses or other expenses. Also interest on invested funds. The fund is created for future use, but only for guaranteeing death losses.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No such agreement.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? We have but two certificates which are assigned. We endeavor to discourage all assignments and have succeeded in all but the two cases mentioned.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? We pay nothing for organization. We pay for collecting 7½ per cent. of amounts collected. For obtaining new members we pay \$4.50 each, and have paid \$175.00 during the year as a special inducement for obtaining new members.

What is the aggregate amount of one assessment upon all the members of the society? \$675.00.



## UNITED AID OF SHEBOYGAN,

*Sheboygan, Wisconsin.*

[Incorporated July 29, 1892, under Chapter 86, approved July 29, 1892; organized April 8, 1891; commenced business, May 1, 1891.]

President, GUSTAVE A. GEISLER.  
Secretary, EDWARD MAHNKE.

Vice-President, OTTO ALDAG.  
Home Office, SHEBOYGAN, WIS.

Wisconsin Grand Lodge Officers: President, GUSTAVE A. GEISLER, 625 N. 5TH ST.; Secretary, EDWARD MAHNKE, 1734 N. 10TH ST.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$681 81
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## INCOME DURING YEAR.

Changing policies . . . . .	\$1 90
Gross amount of membership fees . . . . .	106 00
Dues for expenses, per capita tax, etc. . . . .	145 12
Assessments: Mortuary, \$557.10; reserve, \$250.00. . . . .	807 10
Medical examiners' fees paid by applicant . . . . .	42 50
Interest . . . . .	19 08
<b>Total income during the year . . . . .</b>	<b>\$1,121 70</b>
<b>Sum . . . . .</b>	<b>\$1,803 51</b>

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$500 00
Payments returned to applicants or members . . . . .	3 46
<b>Total paid to members . . . . .</b>	<b>\$503 46</b>
Commissions paid or allowed for organization of subordinate bodies . . . . .	21 50
Salaries of officers . . . . .	38 00
Medical examiners' fees paid subordinate medical examiners . . . . .	41 00
Rent, \$10.00; advertising and printing, \$35.86 . . . . .	45 86
All other items, viz.: Postage, express and telegraph, \$14.95; official publication, \$25.00; insurance departments, \$43.00; miscellaneous, \$5.62 . . . . .	88 57
<b>(Total expenses, \$234.93.)</b>	
<b>Total disbursements . . . . .</b>	<b>\$738 39</b>
<b>Balance. . . . .</b>	<b>\$1,065 12</b>

## LEDGER ASSETS.

Cash deposited in Bank of Sheboygan ..... \$1,065 12

## NON-LEDGER ASSETS.

Interest accrued . . . . . \$19 08

Total admitted assets . . . . . \$1,084 00

## NON-LEDGER LIABILITIES. (NONE.)

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year....	512	\$128,000 00
Policies or certificates written or increased during the calendar year .....	80	20,000 00
Total .....	592	\$148,000 00
Deduct decreased or ceased to be in force during year.....	19	4,750 00
Total policies or certificates in force Dec. 31 (end of year) .....	573	\$143,250 00

Received from members in Wisconsin during 1900: Mortuary, \$807.10; expense, \$314.60; total, \$1,121.70.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Enrollment fees, \$1.25; examination fees, 50 cents; assessments, according to age. five cents annually from each member; full amount to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$250.00. Give limiting ages for admission. 18 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Assessments are levied according to age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any reserve funds? Yes, for paying death claims when necessary, by an assessment each year deposited in bank.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

Does the society agree not to assess for death losses beyond a certain sum or number of assessments? Assessments are levied at the death of a member.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. No assignment of certificates made up to date.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? All death claims paid promptly and in full. Has the ability to continue in doing so.

Does the society pay any commission or compensation to agents, other than for organizing and reconstituting subordinate bodies? A commission of 25 cents for each applicant accepted.

What was the expected mortality for the year according to the actuaries' table of mortality? 4.

What is the aggregate amount of one assessment upon all the members of the society? \$275.40.

## UNITED ORDER OF FORESTERS

(Supreme Court),

*Milwaukee, Wisconsin.*

[Incorporated Feb. 28, 1893, under R. S. of Wisconsin; commenced business, April 14, 1893.]

Supreme Chief Ranger, MAX W. HECK.

Supreme Secretary, S. W. DENNISON.

Supreme Vice-Ranger, H. L. SOUTHWORTH.

Home Office, Hathaway Bldg., COR. MASON &amp; BROADWAY.

Wisconsin High Court Officers: High Chief Ranger, W. H. ROWE, Waukesha, Wis.; High Secretary, OTTO A. KUHL, Milwaukee, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$44,577 91
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$4,041 00	
Dues for expenses, per capita tax, etc. . . . .	17,585 22	
Assessments: Mortuary and reserve . . . . .	39,648 82	
Total paid by members . . . . .	\$61,275 04	
Interest . . . . .	1,751 00	
Total income during the year . . . . .		\$63,026 04
Sum . . . . .		\$107,603 95

## DISBURSEMENTS DURING YEAR.

Death claims, \$35,700.00; permanent disability claims, \$900.00 . . . . .	\$36,600 00	
Payments returned to applicants or members . . . . .	56 53	
Total paid to members . . . . .	\$36,656 53	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	5,284 50	
Salaries of officers . . . . .	2,004 36	
Salaries and other compensation of office employees . . . . .	682 44	
Medical examiners' fees, paid subordinate medical examiners, \$3,304.00; medical salaries, or fees paid supreme or grand medical supervisors, \$896.32 . . . . .	4,200 32	
Rent, \$369.96; advertising and printing, \$1,655.31; postage, express and telegraph, \$310.51; legal expenses, \$472.62; governing bodies, \$1,266.26; official publication, \$1,086.96; insurance departments, \$110.00; miscellaneous, \$1,516.82 . . . . .	6,788 52	
Paid A. C. Isaacs on former indebtedness . . . . .	530 00	
(Total expenses, \$19,090.14.)		
Total disbursements . . . . .		\$56,146 67
Balance . . . . .		\$51,457 28

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$37,300 00	
Book value of bonds (excluding interest) and stocks owned absolutely .....	13,900 00	
Agents' or personal debit balances, \$350.00; cash de- posited in bank, \$9,937.28 .....	10,257 28	
Wisconsin Nat. Bank, Milwaukee .....	\$698 29	
Northern Trust Co., Chicago .....	9,208 99	
Total net ledger assets .....		\$51,457 28

## NON-LEDGER ASSETS.

Interest due, \$234.00; accrued, \$431.45 .....	\$665 45	
Other items: Furniture, fixtures, safe, supplies, printed matter, etc. ....	755 00	
Total non-ledger assets .....		\$1,420 45
Gross assets . . . . .		\$52,877 73

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc. . . . .	755 00	
Total admitted assets . . . . .		\$52,122 73

## NON-LEDGER LIABILITIES.

Losses adjusted, not yet due .....	\$250 00	
Losses resisted .....	1,500 00	
All other liabilities, viz.: Due former employee ....	500 00	
Total liabilities . . . . .		\$2,250 00
Balance, to protect contracts .....		\$49,872 73
Mortuary and reserve .....	\$48,467 60	
Expense .....	1,405 13	
Total special funds . . . . .		\$49,872 73

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	3,626	\$4,274,750	767	\$973,500
Policies or certificates written or increased during the calendar year .....	2,084	2,124,000	671	690,000
Total .....	5,710	\$6,398,750	1,438	\$1,663,500
Deduct decreased or ceased to be in force during year .....	1,160	1,105,750	394	409,500
Total policies or certificates in force Dec. 31 (end of year) .....	4,550	\$5,293,000	1,044	\$1,254,000
Losses and claims unpaid Dec. 31 (beginning of year) .....	7	\$9,250	1	\$3,000
Losses and claims incurred during the calendar year .....	34	34,400	5	4,500
Total .....	41	\$43,650	6	\$7,500
Losses and claims scaled down, compromised or paid during the year .....	38	37,750	6	7,500
Losses and claims unpaid Dec. 31 (end of year) .....	3	\$1,750	.....	.....

Received from members in Wisconsin during 1900: Mortuary, \$9,765.43; expense, \$5,211.19; total, \$14,976.62.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. Entrance or initiation fee not exceeding \$5.00 is charged by subordinate Courts.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme or grand body? Three dollars per year is paid as local dues to subordinate Courts. Per capita tax of 10 cents per member is collected by Supreme Court, 4 cents of which is refunded to H. Courts.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$300—\$500. Give limiting ages for admission. 18 and 64 years.

Do the certificates or policies issued specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? Yes. Does your insurance contain any dividend feature? Guaranteed by surplus monthly income and power to levy special assessments. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No. Does it undertake or promise to pay temporary or permanent disability benefits? Pays partial and total permanent disability benefits.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? Table of mortality—American. Assessments levied according to age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created and where deposited? To meet any emergency; 85 per cent. insurance assessments. Northern Trust Co., Chicago; Wjs. Nat. Bank, Milwaukee; Hon. J. O. Davidson, State Treasurer, Madison, Wis.

Are the officers, directors or trustees elected at an annual meeting of members? Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. It does not.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Yes, but only to a member's fiancée other than above. Are assignments of certificates or policies to other than such persons allowed? If so state the governing rule. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? It has.

Does the society pay any commission or compensation to agents, other than for organizing and reactivating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$5,761.03.

# WESTERN BOHEMIAN FRATERNAL ASSOCIATION,

*Cedar Rapids, Iowa.*

[Incorporated June 9, 1897, under Chapter 9, Title IX; approved April 13, 1896; commenced business, July 4, 1897.]

President, ANTON NOVOTNY. Vice-President, J. C. DVORAK.  
Secretary, ALOIS BLAHA. Home Office, 123 15TH AVE., EAST.  
State Treasurer, JOHN PECKA, Kewaunee, Wis.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, July 4, 1897.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$13,034 07

## INCOME DURING YEAR.

Gross amount of lodge fees, for installation .....	\$500 00
Dues for expenses, by assessments .....	1,286 01
Assessments: Mortuary, \$19,168.51; reserve, \$3,292.46.	23,460 97
Total paid by members .....	\$25,246 98
From all other sources, viz.: Sale of by-laws, \$85.60;	
Sale of books, \$14.00; certificates of membership,	
\$1,445.75; diplomas, \$50.50; official organ, \$1,198.15;	
advertising in official organ, \$125.25; sundries, \$9.30	2,928 55
Total income during the year .....	\$28,175 53
Sum . . . . .	\$41,209 60

## DISBURSEMENTS DURING YEAR.

Death claims .....	\$18,000 00
Commissions, fees and salaries paid or allowed to organizers for organization of subordinate bodies..	738 00
Salaries paid for installation .....	96 50
Salaries of officers .....	786 41
Printing .....	508 60
All other items, viz.: Postage, express and tele- graph, \$333.99; legal expenses, \$37.50 .....	371 49
Official publication .....	1,128 75
Miscellaneous state auditors, \$154.90; treasurer's bonds, \$74.10; printing diplomas, \$85.00; state in- spectors, \$209.92; sundries, \$107.10 .....	631 02
Total disbursements . . . . .	\$22,260 77
Balance . . . . .	\$18,948 83

# WESTERN BOHEMIAN FRATERNAL ASSOCIATION. 533

## LEDGER ASSETS.

Cash in office, \$641.00; bonds owned, \$18,306.99 ..... \$18,948 83

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....	\$4,000 00
Salaries, due and accrued .....	100 00
All other liabilities, viz.: Express and postage .....	77 81
<b>Total liabilities . . . . .</b>	<b>\$4,177 81</b>
<b>Balance, to protect contracts . . . . .</b>	<b>\$14,771 02</b>
 Mortuary .....	 \$7,321 51
Reserve .....	6,985 48
Expense .....	464 03
<b>Total special funds . . . . .</b>	<b>\$14,771 02</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force Dec. 31 (beginning of year) .....	3,423	\$2,697,500	343	\$286,750
Policies or certificates written or increased during the calendar year .....	1,552	1,379,500	192	154,750
<b>Total .....</b>	<b>4,975</b>	<b>\$3,977,000</b>	<b>534</b>	<b>\$441,500</b>
Deduct decreased or ceased to be in force during year .....	136	101,000	11	10,500
<b>Total policies or certificates in force Dec. 31 (end of year) .....</b>	<b>4,839</b>	<b>\$3,876,000</b>	<b>523</b>	<b>\$431,000</b>
Losses and claims unpaid Dec. 31 (beginning of year) .....	1	\$250		
Losses and claims incurred during the calendar year .....	22	21,750	5	\$4,500
<b>Total. ....</b>	<b>23</b>	<b>\$22,000</b>	<b>5</b>	<b>\$4,500</b>
Losses and claims paid during the year...	19	18,000	4	3,500
Losses and claims unpaid Dec. 31 (end of year) .....	4	\$4,000	1	\$1,000

Received from members in Wisconsin during 1900: Mortuary, \$2,045.20; expense, \$606.45; total, \$2,651.65.



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. None to supreme lodge.

Give amount of annual dues and how paid. \$2.00, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$2,000 and \$250. Give limiting ages for admission. 18 years the youngest and 50 years the oldest.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. If so, state how the amount is guaranteed; does your insurance contain any dividend feature? By monthly assessments which are large enough to cover losses. There is no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality? Yes. No mortality table in common use. Assessments fixed on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any reserve funds? Yes. For what purpose, how created, and where deposited? Created by assessments of 50 or 25 cents on members semi-annually. Deposited in savings banks or invested in U. S. bonds. Purpose as provided for in by-laws.

Are the officers, directors or trustees elected at an annual meeting of members? No. If not, how are they chosen? At general convention held for that purpose.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. The supreme lodge has a right to make one extra assessment per month to pay losses, but no more.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What was the expected mortality for the year according to the actuary's table of mortality? Not as large as expected.

What is the aggregate amount of one assessment upon all the members of the society? No two assessments are the same. The last assessment for December, 1900, was \$2,714.88.

## WOMENS CATHOLIC ORDER OF FORESTERS,

*Chicago, Illinois.*

[Incorporated January 31, 1894; approved June 23, 1893; voluntary association organized July 17, 1891; commenced business June 23, 1891.]

President, ELIZABETH RODGERS.  
Secretary, CATHERINE HUGHES.

Vice President, ANNIE E. DALEY  
Home Office, ROANOKE BLDG.

Attorney for service of process in Wisconsin, Commissioner of Insurance.  
Date of admission into Wisconsin, April 28, 1896.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$53,607 55
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$5,925 00
Dues for expenses, per capita tax, etc. . . . .	22,228 79
Assessments: Mortuary, \$301,386.33; reserve, \$9,618.24 . . . . .	311,004 57
Medical examiners' fees paid by applicant . . . . .	7,724 00
Interest . . . . .	201 70
From all other sources, viz.: Supplies from subordinate courts . . . . .	6,639 38
<b>Total income during the year . . . . .</b>	<b>\$353,723 44</b>

## DISBURSEMENTS DURING YEAR.

Death claims . . . . .	\$261,700 00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies . . . . .	3,900 00
Salaries of officers, \$5,000.02; other compensation of officers, trustees, \$325.00 . . . . .	5,325 02
Salaries and other compensation of office employees . . . . .	3,014 00
Medical examiner's fees, paid subordinate medical examiners, \$6,179.00; medical salaries or fees paid supreme or grand medical supervisors, \$1,545.00 . . . . .	7,724 00
Rent, \$936.00; advertising, supplies and printing, \$7,318.32 . . . . .	8,254 32
All other items, viz.: Postage, express and telegraph, \$1,463.82; legal expenses, \$1,248.65 . . . . .	2,712 47
Governing bodies, \$13,944.51; official publication, \$4,305.46; insurance departments, \$502.20 . . . . .	18,752 17
Miscellaneous . . . . .	4,550 39
Travelling expenses . . . . .	230 58
<b>Total disbursements . . . . .</b>	<b>\$316,162 95</b>
<b>Balance . . . . .</b>	<b>\$91,168 04</b>

## LEDGER ASSETS.

Illinois Trust and Savings Bank .....	\$26,527 18
Continental National Bank .....	57,975 87
Garden City Banking and Trust Co.....	11,192 35
Less amount checks not presented .....	4,527 36
<b>Total net ledger assets .....</b>	<b>\$91,168 04</b>

## NON-LEDGER ASSETS.

Assessment in hands of subordinate bodies .....	\$21,000 00
<b>Total admitted assets . . . . .</b>	<b>\$112,168 04</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid .....	\$26,300 00
Balance, to protect contracts .....	\$85,868 04

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	27,988	\$30,576,000	2,636	\$2,693,000
Policies or certificates written or increased during the calendar year .....	5,874	6,379,000	518	692,000
<b>Total .....</b>	<b>33,862</b>	<b>\$36,955,000</b>	<b>3,154</b>	<b>\$3,385,000</b>
Deduct decreased or ceased to be in force during year .....	1,742	1,873,000	137	151,000
<b>Total policies or certificates in force December 31 (end of year) .....</b>	<b>32,120</b>	<b>\$34,582,000</b>	<b>3,017</b>	<b>\$3,234,000</b>
Losses and claims unpaid December 31 (beginning of year) .....	28	\$30,000		
Losses and claims incurred during the calendar year .....	235	258,000	16	\$17,000
<b>Total .....</b>	<b>263</b>	<b>\$288,000</b>	<b>16</b>	<b>\$17,000</b>
Losses and claims scaled down, compromised or paid during the year .....	239	261,700	15	16,000
<b>Losses and claims unpaid December 31 (end of year) .....</b>	<b>24</b>	<b>\$26,300</b>	<b>1</b>	<b>\$1,000</b>

Received from members in Wisconsin during 1900: Mortuary, \$29,788.08; expense, \$3,816.43; total, \$31,804.51.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? \$2.00 to \$5.50, according to age. Amount remains in subordinate court.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? \$5.00 paid to subordinate court by each member. \$1.00 per member to high court.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission. 18 to 50 for \$1,000.00, and 18 to 45 for \$2,000.00.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Yes. If so, state how the amount is guaranteed; does your insurance contain any dividend feature? By a pro rata assessment. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? Amount overpaid on endowment and general funds. Illinois Trust and Savings Bank.

Are the officers, directors or trustees elected at an annual meeting of members? Biennial.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? Yes. Are assignments of certificates to other than such persons allowed? Payable also to heads of charitable institutions.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

## WOODMEN CIRCLE

(Supreme Forest),

*Omaha, Nebraska.*

[Incorporated September 5, 1895; approved 1897.]

Supreme Guardian, MRS. EMMA B. MANCHESTER.

Supreme Adviser, MRS. JULIA V. FREYMAN.

Supreme Clerk, J. G. KUHN.

Supreme Banker, MRS. IDA M. KELLY.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, April 17, 1898.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year . . . . .	\$5,534 18
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## INCOME DURING YEAR.

Gross amount of membership fees . . . . .	\$4,050 56	
Dues for expenses, per capita tax, etc. . . . .	19,511 59	
Assessments: Mortuary, \$72,121.40; reserve, \$4,700.70..	76,822 10	
Total paid by members . . . . .	\$100,384 25	
Bonds for local grove officers . . . . .	805 23	
From all other sources, viz.: Supplies sold. . . . .	930 18	
Total income during the year . . . . .	\$102,119 66	
Sum . . . . .	\$107,653 84	

## DISBURSEMENTS DURING YEAR.

Death claims, including monuments and funeral benefits . . . . .	\$72,900 00	
Payments returned to applicants or members. . . . .	6 50	
Total paid to members . . . . .	\$72,906 50	
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies. . .	1,741 90	
Salaries of officers, \$4,254.16; mileage and per diem, \$1,748.80 . . . . .	6,002 96	
Salaries and other compensation of office employees..	2,410 55	
Medical salaries or fees paid . . . . .	1,486 75	
Bonds of local grove officers. . . . .	432 12	
Rent, \$499.00; blanks and printing, \$4,125.73. . . . .	4,624 73	
All other items, viz.: Postage, express and telegraph, \$1,460.61; legal expenses, \$404.45; official publication, \$1,297.74; insurance departments, \$204.00; miscellaneous: furniture and fixtures, \$558.39; investigating claims, \$321.06; traveling expense, \$732.86; supplies, \$908.73; other expense, \$1,584.43. . .	7,472 27	
Total disbursements . . . . .	\$97,127 78	
Balance . . . . .	\$10,526 06	

## LEDGER ASSETS.

Balance in hands of supreme banker ..... \$10,526 06

## NON-LEDGER ASSETS.

Assessment in hands of local groves called Nov. 20, estimated .....	\$3,200 00	
Monthly dues in hands of local groves to accompany above, estimated .....	1,950 00	
Assessments called Dec. 20, estimated .....	17,800 00	
Monthly dues in hands of local groves to accompany above, estimated .....	2,150 00	
<b>Total non-ledger assets . . . . .</b>		<b>\$30,100 00</b>
<b>Total admitted assets . . . . .</b>		<b>\$40,626 06</b>

## NON-LEDGER LIABILITIES.

Losses reported, no proofs filed including monuments	\$3,500 00	
Losses in process of adjustment or reported, including monuments and funeral benefits .....	28,700 00	
All other liabilities, viz.: Unpaid monuments and funeral benefits on liquidated claims.....	3,200 00	
<b>Total liabilities . . . . .</b>		<b>\$40,400 00</b>
<b>Balance, to protect contracts . . . . .</b>		<b>\$226 06</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31 (beginning of year) .....	8,757	\$10,165,200	95	\$95,500
Policies or certificates written or increased during the calendar year .....	4,797	5,082,200	60	57,000
<b>Total .....</b>	<b>13,554</b>	<b>\$15,247,400</b>	<b>155</b>	<b>\$152,500</b>
Deduct decreased or ceased to be in force during year .....	1,748	1,831,800	29	30,400
<b>Total policies or certificates in force December 31 (end of year).....</b>	<b>11,806</b>	<b>\$13,415,600</b>	<b>126</b>	<b>\$122,100</b>
Losses and claims unpaid December 31 (beginning of year) .....	27	\$32,900		
Losses and claims incurred during the calendar year .....	74	80,400	1	\$1,100
<b>Total .....</b>	<b>101</b>	<b>\$113,300</b>	<b>1</b>	<b>\$1,100</b>
Losses and claims scaled down, compromised or paid during the year .....	68	72,900		
Losses and claims unpaid December 31 (end of year) .....	33	\$40,400	1	\$1,100
<b>Assessments collected during year.....</b>	<b>14</b>	<b>\$76,822 10</b>	<b>14</b>	<b>\$503 85</b>

Received from members in Wisconsin during 1900: Mortuary, \$503.85; expense, \$201.30; total, \$705.15.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? No uniform entrance fee, many admitted free.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? This optional with subordinate bodies. None except as answered to No. 7.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500.00 minimum and \$2,000.00 maximum and \$100.00 funeral benefits for males or \$100.00 for monument for female members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Proceeds of one assessment only not to exceed amount dated. Does your insurance contain any dividend feature? No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded, based on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? No, only for payment of funeral benefits to made and payment of a monument for female members.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? First two assessments paid by new members are placed in the emergency fund and is to be used when number of approved claims necessitate the calling of more than 16 assessments in any one year.

Are the officers, directors or trustees elected at an annual meeting of members? No. Elected every four years at the Supreme Forest session.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No.

Has the society paid all its death claims in full, and has it the ability to continue, to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than organizing and reconstituting subordinate bodies? No.

What is the expected mortality for the year according to the actuaries' table of mortality? 7.2.

What is the aggregate amount of one assessment upon all the members of the society? \$7,000, estimated, for 1900.

WOODMEN OF THE WORLD  
(Soverign Camp),

*Omaha, Nebraska.*

[Incorporated January 1st, 1891; approved March 29, 1887; commenced business January 1, 1891.]

President, JOSEPH CULLEN ROOT. Vice President, F. A. FALKENBURG.  
Secretary, JOHN T. YATES.  
Home Office, WOODMEN OF WORLD BLDG., 15TH & HOWARD STS.

Attorney for service of process in Wisconsin, Commissioner of Insurance.

Date of admission into Wisconsin, May 20, 1893.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous  
year . . . . . \$175,788 02

INCOME DURING YEAR.

Gross amount of membership fees .....	\$17,718 12
Dues for expenses, per capita tax, etc. ....	216,929 71
Assessments: Mortuary, \$1,708,080.26; reserve, \$32,007.82 .....	1,740,088 08
Bonds for local camp officers .....	3,819 35
Total paid by members .....	\$1,978,555 26
Interest, \$4,430.00; rent, \$2,927.40 .....	7,357 40
From all other sources, viz.: \$54.49; supplies, \$5,183.53; negotiated bonds, \$10,000.00 .....	15,728 02
Real estate and building account .....	40,000 00
Galveston relief fund .....	13,012 10
Total income during the year .....	\$2,054,652 78
Sum . . . . .	\$2,230,440 80



## DISBURSEMENTS DURING YEAR.

Death claims, \$1,600,338.65; monuments, \$81,700.00.....	\$1,682,038 65
Bonds for local camp officers .....	5,439 50
Beneficiary, \$13,181.62; general, \$2,084.78 .....	15,266 40
Total paid to members .....	\$1,702,744 55
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies..	76,410 96
Salaries of officers, \$12,600.00; traveling expense, \$3,209.28 .....	15,809 28
Salaries and other compensation of office employes	30,998 85
Medical examiners' fees, paid subordinate medical examiners, \$25.00; medical salaries or fees paid supreme or grand medical supervisors, \$5,000.00.....	5,025 00
Rent, \$1,624.00; supplies, \$5,632.74; advertising and printing, \$22,652.80 .....	29,959 54
All other items, viz.: Postage, express and telegraph, \$12,824.90; legal expenses, \$10,127.87; mileage and per diem, \$4,089.60; official publication, \$24,673.56; insurance departments, \$983.65; miscellaneous, \$4,254.04 .....	52,699 38
Legislation, \$2,980.31; sov. finance committee, \$9,817.07; miscellaneous, relief funds, etc., \$9,815.63; building account, \$4,278.98 .....	31,146 03
Total disbursements . . . . .	\$1,944,793 59
Balance . . . . .	\$285,647 21
Less negotiable bonds .....	10,000 00
Balance . . . . .	\$275,647 21

## LEDGER ASSETS.

Book value of real estate .....	\$55,000 00
Dues from head camps .....	1,157 55
Due from camps .....	9,227 19
Book value of bonds (excluding interest) and stocks owned absolutely .....	134,724 99
Deputies .....	4,747 03
Hands of sovereign banker, U. S. National Bank ....	56,573 10
Inventory supplies .....	3,344 57
Inventory office furniture .....	9,477 75
Inventory blanks and printing .....	3,934 15
Inventory sov. visitor .....	2,919 84
Total .....	\$281,106 17
Deputies .....	5,458 96
Total net ledger assets .....	\$275,647 21

## NON-LEDGER ASSETS.

Assessments in hands of local camps to reinstate suspended members and advances, including emergency fund, estimated .....	\$50,600 00
Sovereign camp dues in hand of local camp to reinstate suspended members and advances, estimated .....	10,000 00
Assessments in hands of local camps including emergency, estimated .....	185,000 00
Sovereign camp dues in hands of local camps, estimated .....	42,000 00
Total non-ledger assets . . . . .	\$287,600 00
Gross assets . . . . .	\$563,247 21

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, supplies, printed matter, stationery, etc., inventories .....	\$19,676 31
Total admitted assets . . . . .	\$543,570 90

## NON-LEDGER LIABILITIES.

106 Losses in process of adjustment, including monuments .....	\$167,350 00	
23 Losses reported for which no proofs are filed, including monuments .....	31,550 00	
49 Claims approved and ready for payment, including monuments .....	83,060 00	
443 monuments on liquidated claims .....	44,300 00	
<b>Total liabilities . . . . .</b>		<b>\$326,250 00</b>
<b>Balance, to protect contracts .....</b>		<b>\$217,320 90</b>
Emergency .....	\$171,835 55	
Expense .....	46,485 35	
<b>Total special funds .....</b>		<b>\$217,320 90</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN WISCONSIN DURING YEAR.	
	No.	Amount	No.	Amount.
Policies or certificates in force December 31 (beginning of year), including monuments .....	113,473	\$199,067,300	1,321	\$2,011,100
Policies or certificates written or increased during the calendar year, including monuments .....	38,671	52,972,100	552	669,700
<b>Total, including monuments .....</b>	<b>152,144</b>	<b>\$252,039,400</b>	<b>1,873</b>	<b>\$2,680,800</b>
Deduct decreased or ceased to be in force during year, including monuments .....	22,307	32,208,200	189	259,900
<b>Total policies or certificates in force December 31 (end of year) including monuments .....</b>	<b>129,837</b>	<b>\$219,831,200</b>	<b>1,684</b>	<b>\$2,420,900</b>
Losses and claims unpaid December 31 (beginning of year), including monuments .....	238	\$445,350 00	2	\$2,300
Losses and claims incurred during the calendar year, including monuments .....	966	1,557,452 55	10	15,250
<b>Total, including monuments .....</b>	<b>1,204</b>	<b>\$2,002,802 55</b>	<b>12</b>	<b>\$17,550</b>
Losses and claims scaled down, compromised or paid during the year, including monuments .....	10,216	1,676,552 55	10	15,060
Losses and claims unpaid December 31 (end of year), including monuments .....	178	\$326,250 00	2	\$2,500
<b>Assessments collected during year .....</b>	<b>14</b>	<b>\$1,740,088 08</b>	<b>14</b>	<b>\$18,957 78</b>

Received from members in Wisconsin during 1900; Mortuary, \$18,959.78; expense, \$2,912.23.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid? No uniform entrance fee; many admitted free, except members at large who pay 25 cents.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme or grand body? The amount of annual dues to subordinate camps is optional with said camp. Each member pays sovereign camp 15 cents per month.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? \$500.00 and \$3,000.00, and monument \$100.00. Give limiting ages for admission. 18 to 52 years, inclusive.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? No. Does your insurance contain any dividend feature? Proceeds of one assessment not to exceed amount stated in certificate.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Yes, at the age of seventy years. Does it undertake or promise to pay temporary or permanent disability benefits? No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims? \$100.00 for the erection of a monument at grave of deceased member.

Has the society any emergency or reserve funds? Yes. For what purpose, how created, and where deposited? To meet future liabilities, each member required to pay specified sum based on his age and amount, \$134,724.99 U. S. registered bonds, \$37,110.50 deposited in U. S. National Bank, Omaha.

Are the officers, directors or trustees elected at an annual meeting of members? Local camp officers annually; head camp officers biennially; sovereign camp officers every four years.

If the society agrees to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto. No.

Is a medical examination required before issuing a certificate to applicants? Yes. Are certificates issued to persons other than the families, heirs, relatives or dependents of the member? No. Are assignments of certificates to other than such persons allowed? No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein? Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies? No.

What is the aggregate amount of one assessment upon all the members of the society? \$156,500.00.

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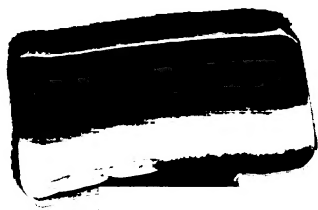




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